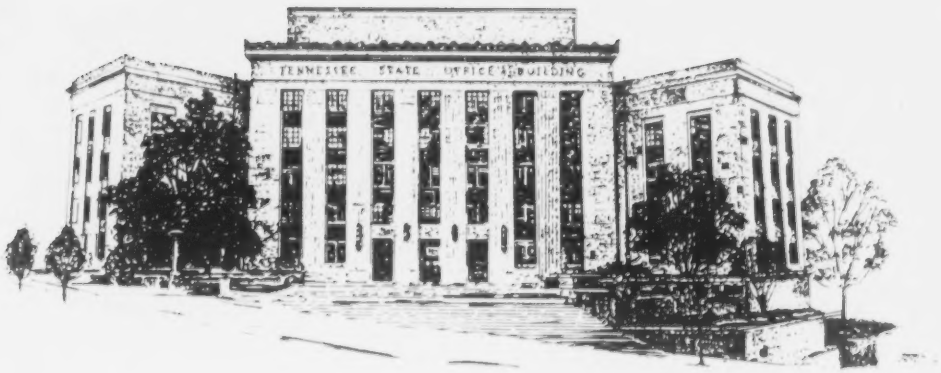
THIRTEENTH ANNUAL REPORT

1986



State of Tennessee
Department of Financial Institutions

Dennis R. Phillips
Commissioner

ON OUR COVER:

Our new location: John Sevier State Office Building, 4th Floor

STATE OF TENNESSEE
DEPARTMENT OF FINANCIAL INSTITUTIONS
FOURTH FLOOR, THE JOHN SEVIER BUILDING
500 CHARLOTTE AVENUE
NASHVILLE, TENNESSEE 37219-5384
(615) 741-2236

DENNIS R. PHILLIPS
COMMISSIONER

June 1, 1987

The Honorable Ned McWherter
Governor, State of Tennessee
Tennessee Executive Chamber
Nashville, TN 37219

Dear Governor McWherter:

As Commissioner of the Department of Financial Institutions, it is my privilege to present the Thirteenth Annual Report of the department.

In 1986, state-chartered bank deposits grew 8%, reflecting the same rate of growth as in 1985. The number of state-chartered banks declined from 232 to 227, with three new banks being chartered in 1986.

Although the number of state-chartered credit unions decreased by 17 last year due to mergers and two liquidations, total assets increased from almost $1.7 billion to almost $2.1 billion by the end of 1986.

The number of state-chartered savings and loan associations decreased from 11 to 10 in 1986, one association converting from a state to a federal charter. Total assets of state associations decreased from $384 million to $380 million. The number of industrial loan and thrift company offices increased from 444 to 488.

In addition, the department regulated 77 licensed issuers of money orders with 3,893 agents statewide, and 43 insurance premium finance companies.

It is likely that competitive pressures on Tennessee banks will continue to intensify during the coming year, but the strong performance of the state's financial services industry should make Tennessee financial institutions viable competitors in both the interstate and intrastate markets.

I believe the information contained in this Thirteenth Annual Report will be most interesting.

Sincerely,

Dennis R. Phillips
Commissioner

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STAFF OF THE DEPARTMENT OF FINANCIAL INSTITUTIONS

Dennis R. Phillips, Commissioner
Talmadge B. Gilley, Deputy Commissioner
Kathryn Edge, Assistant Commissioner
Greg Gonzales, Attorney
Tina Smith, Administrative Secretary
Sylvia Mitchell, Administrative Secretary

ADMINISTRATIVE AND SUPPORT SERVICES DIVISION

Harry P. Linn, Assistant Commissioner
Helen B. Johnson, Personnel Analyst
Sheila Street, Administrative Services Assistant
Barbara A. Jones, Administrative Services Assistant

EDP Examinations and Information Systems

William B. Wooten, III, Director
Marsha Brothers, EDP Examiner
Lowell Hunt, EDP Examiner
Donna J. Warren, EDP Examiner
Wanda E. Smith, Computer Operations Manager
Linda Parrish, Word Processing Operator
Fellisha Shrum, Secretary

CREDIT UNION DIVISION

Oliver G. Barnett, Assistant Commissioner
Thomas N. Fisher, Director
Barbara Sawyer, Administrative Secretary
Linda Vetitoe, Secretary

Division Managers

William P. Bryan, Middle/West Division
William T. Lisle, Middle/East Division

Examiners

Frank G. Bale
Eric D. Batts
Donald F. Campbell
Paul L. Foster
Thomas S. Harper
Kenneth L. Malugin
Randall D. Means
Robin D. Pack
Bill K. Reed
John R. Shires

BANK EXAMINATION DIVISION

Louise H. Johnson, Assistant Commissioner
Mark C. McDowell, Bank Examination Director
Debra Toney, Administrative Secretary
Mary Paulette Barkley, Secretary

Division Managers

R. Douglas Baker, West Division
Joe B. Hollis, Middle Division
Kenneth Kelley, East Division

Regional Supervising Examiners

Curtis F. Faulkner
James S. Douthit
Claude N. Huff, Jr.
Chester Justice, Jr.
Jimmy G. Taylor
James R. Williams

Examiners

Garry D. Alcorn
Calvin B. Allen
Joe Phillip Boaz
Derek L. Carrier
William A. Cave
Beverly Collins
Stephen R. Eddings
Phillip B. Fry
Marian E. Garland
Michael S. Gardner
Irving B. Ginsberg
James R. Halford
Kenneth R. Hensley
Louella K. Hensley
Mark E. House
Mary W. Hunt
Vicki W. Ivey
Herman T. Lewis
Ted H. Love
Vonzille W. McClendon
Billy W. McCullough
Sherry F. Montgomery
Harry P. Murphy
Danny N. Nolen
Kenneth R. Roberts
Shirley D. Sanderson
Vivian Y. Scruggs
Dennis L. Shipp
Phillip E. Stafford
Joe N. Vance
Terry G. Warren
Teresa D. Weaver
Jerry L. Webb
Harrison C. White
Kyle L. Williams
James K. Wilson

LOAN DIVISION

Will T. Hamm, Assistant Commissioner
Edward N. Yager, Director
Paula J. Cagle, Administrative Secretary

Supervising Examiner
Harold K. Borum

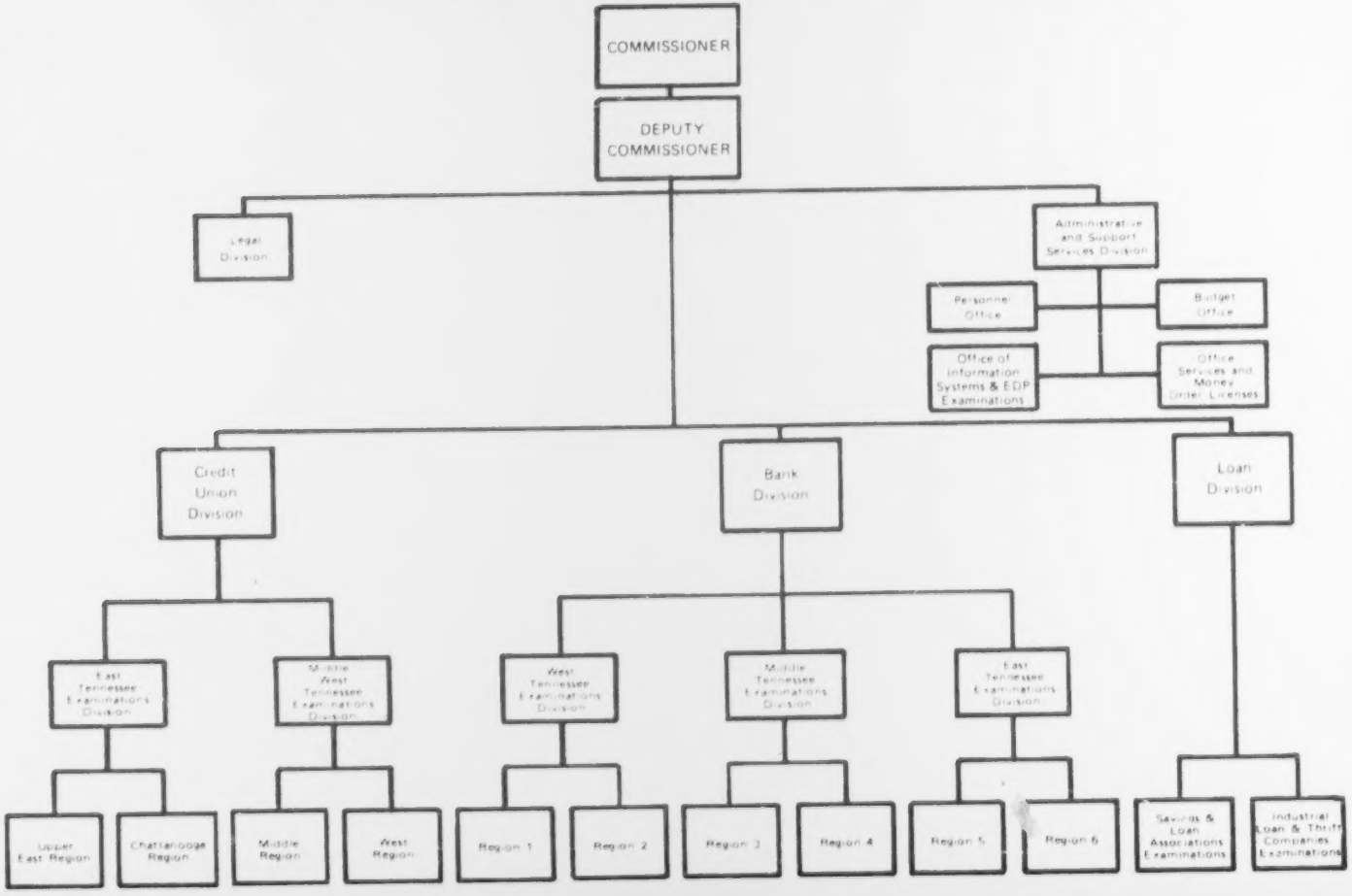
Examiners
Francis B. Crawford
Mary S. Nicely
Joel W. Ogg
Gene A. Smith

LEGAL HOLIDAYS

New Year's Day	January 1
Martin Luther King Jr. Day	Third Monday in January
Washington Day	Third Monday in February
Good Friday	Friday Before Easter
Memorial Day	Last Monday in May
Independence Day	July 4
Labor Day	First Monday in September
Columbus Day	Second Monday in October
Veterans' Day	November 11
Thanksgiving Day	Fourth Thursday in November
Christmas Day	December 25

When any one of these days shall fall on Sunday then the following Monday shall be substituted; and when any of these days shall fall on Saturday, then the preceding Friday shall be substituted.

Tennessee Department of Financial Institutions



1986 DEPARTMENT LEGISLATION

PUBLIC CHAPTER 551

Modifies the rules under which state and local governments may invest their funds.

PUBLIC CHAPTER 556

Amends T.C.A. §§45-2-1603 and 45-3-814(a) to permit the Commissioner in his discretion to disclose bank and savings and loan examination reports to other states' regulatory agencies.

PUBLIC CHAPTER 558

Amends the Credit Union Act (a) to clarify the type of savings accounts a credit union may maintain for its members; (b) to remove the 18% cap from the interest rate a credit union may charge, allowing them to charge the formula rate without a maximum cap; (c) to allow credit unions to disburse to an authorized representative up to $1,000 from the account of a member who dies; and (d) to allow SCUSIC to change its name.

PUBLIC CHAPTER 576

Amends the Industrial Loan and Thrift Act: (a) to allow a loan of $1,000 or more to be made for a term no greater than 181 months instead of the prior 120 months; (b) to allow the company to charge, in lieu of fees for filing or recording documents, a charge to the borrower for premiums payable for recording insurance provided that the premium does not exceed the filing fee; (c) to permit bad check charges; and (d) to provide for cost-of-examination fees for out-of-state registrants.

PUBLIC CHAPTER 591

Amends the Uniform Principal and Income Act to provide that unless a trust document provides otherwise or beneficiaries agree to a greater charge, regular compensation of a trustee is to come half from income and half from principal even if compensation is measured as a percentage of principal or of income.

PUBLIC CHAPTER 602

Permits state banks to invest, subject to certain limitations, in adjustable rate preferred stock of publicly-held corporations and in mutual funds made up of government guaranteed securities.

PUBLIC CHAPTER 615

Modifies the exemption permitting mergers of banks that have been in existence for fewer than 5 years.

1986 DEPARTMENT LEGISLATION

PUBLIC CHAPTER 618

Requires financial institutions receiving retainage funds to maintain them as separate trusts.

PUBLIC CHAPTER 635

Is a RICO Act which provides state prosecutors additional powers to pursue violations of drug laws.

PUBLIC CHAPTER 641

Permits the Tennessee Student Assistance Corporation to make loans to parents of non-residents enrolled in eligible Tennessee institutions.

PUBLIC CHAPTER 655

Amends the UCC by permitting a secured party to file a continuation statement at any time within the last 8 months that a financing statement is effective.

PUBLIC CHAPTER 666

Permits a state bank to exercise any power or engage in any activity which it could exercise if it were a national bank located in the state, subject to regulation by the Commissioner.

PUBLIC CHAPTER 821

Redefines permissible equity participations for banks by removing the restriction that they may only be collateralized by real estate improvements and by lowering the minimum equity participation from $1,000,000 to $500,000.

PUBLIC CHAPTER 865

Permits state banks with sufficient capital-to-assets ratios to set aside a special reserve in lieu of fidelity bond on active officers and employees. Chapter 0180-16, Rules Pertaining to Insurance, has been promulgated to effectuate this public chapter.

PUBLIC CHAPTER 922

Grants a supplier who furnishes crop production inputs a security interest for the unpaid retail cost thereof. If the supplier gives notice of a security interest to the lender under this Act, the lender must inform the supplier whether the lender has extended credit, will extend credit, or has a security interest in the crops. If the lender does not give this notice, the supplier's security interest, if perfected within 10 days, has priority over the lender's security interest in the same crops.

1986 DEPARTMENT LEGISLATION

PUBLIC CHAPTER 923

Amends Title 9 and Title 67 relative to state depositories. The law provides that in financial institutions where the capital (banks) or net worth (savings and loan associations) is less than 6% of total deposits and where an open account for the deposit of tax and other revenues of the state is to be established, additional collateral with a market value of $100,000 shall be required.

NEW RULES

Chapter 0180-16, Rules Pertaining to Insurance

This rule provides the framework by which state-chartered banks may, under certain circumstances and in the discretion of the Commissioner, establish a special reserve fund in lieu of providing fidelity bond on all active officers and employees. (Effective 11-29-86)

1987 PROPOSED DEPARTMENT LEGISLATION

Bank Examinations

This bill would give the Commissioner the discretion to perform a limited scope or federal agency examination of state banks provided that a full scope state examination is performed at least once in every three years.

Money Order Issuers

This bill would strengthen the statutory safeguards for purchasers of money orders by raising both the bond and net worth requirements for issuers.

BANKS

NEW STATE BANKS FORMALLY OPENED IN 1986

DATE OPENED	NAME OF BANK AND LOCATION
1-6-86	First City Bank Murfreesboro, TN
6-19-86	NBC Knoxville Bank Knoxville, TN
9-29-86	Henderson County Bank Lexington, TN
12-22-86	Bank of Huntland Huntland, Tennessee

STATE BANKS MERGED IN 1986

DATE	
3-12-86	Bank of Orlinda, Orlinda, merged with Volunteer State Bank, Portland
4-8-86	Commerce Union Bank, Murfreesboro merged with Commerce Union Bank, Nashville
4-8-86	Commerce Union Bank, Waverly, merged with Commerce Union Bank, Nashville
4-8-86	Commerce Union Bank, Gallatin, merged with Commerce Union Bank, Nashville
6-30-86	Farmers Bank and Trust Company, Indian Mound, merged with Peoples Bank, Dover
9-30-86	Riceville Bank, Riceville, merged with First National Bank, Athens
12-10-86	American Bank & Trust, Crossville, merged with American Bank & Trust, Cookeville
12-17-86	Commerce Union Bank, Lawrenceburg, merged with Commerce Union Bank, Nashville
12-22-86	First National Bank of Huntland, Huntland, merged with the Bank of Huntland (interim bank) resulting in the Bank of Huntland

NEW STATE BRANCHES FORMALLY OPENED IN 1986

DATE OPENED	NAME OF BANK	NEW BRANCH
1-2-86	The Hardin County Bank Savannah, TN	200 Pickwick Road Savannah, TN
1-13-86	The Peoples Bank Lebanon, TN	Hwy 231 South (ATM) Lebanon, TN
2-3-86	Middle Tennessee Bank Columbia, TN	U.S. 31 & Hwy 99 (ATM) Columbia, TN
2-3-86	Nashville Bank of Commerce Nashville, TN	Donelson Branch Donelson, TN
2-18-86	Williamson County Bank Franklin, TN	Maryland Farms Branch Brentwood, TN
3-21-86	Volunteer Bank & Trust Co. Chattanooga, TN	5109 Hixson Pike Hixson, TN
3-27-86	Nashville Bank of Commerce Nashville, TN	Hermitage Branch Hermitage, TN
4-7-86	Commerce Union Bank Nashville, TN	Hatcher Lane Branch Columbia, TN
4-14-86	Dekalb County Bank & Trust Alexandria, TN	Downtown Office Smithville, TN
5-5-86	Tennessee State Bank Gatlinburg, TN	Dollywood Branch Pigeon Forge, TN
6-2-86	Hardin County Bank Savannah, TN	Saltillo Branch Saltillo, TN
6-5-86	Peoples Bank Dover, TN	Dover Branch Dover, TN
8-20-86	Community Bank of Germantown Germantown, TN	St. Francis Branch Memphis, TN
8-24-86	Nashville Bank of Commerce Nashville, TN	5319 Mt. View Rd Nashville, TN
8-25-86	NBC Knoxville Bank Knoxville, TN	4918 Kingston Pike Knoxville
10-14-86	Valley Fidelity Bank Knoxville, TN	9700 Kingston Pike (ATM) Knoxville, TN

DATE OPENED	NAME OF BANK	NEW BRANCH
10-28-86	First City Bank Murfreesboro, TN	634 West College (ATM), Murfreesboro, TN
11-10-86	Northern Bank of Tennessee Clarksville, TN	Governor's Square Mall Clarksville, TN
11-13-86	Peoples Bank Lebanon, TN	610 North Cumberland Lebanon, TN
11-17-86	Bank of Bartlett Bartlett, TN	Kirby Parkway Germantown, TN
12-8-86	First Citizens Bank Cleveland, TN	North Cleveland Cleveland, TN
12-9-86	Nashville Bank of Commerce Nashville, TN	Inglewood Branch Nashville, TN
12-15-86	NBC Knoxville Bank Knoxville, TN	Fountain City Branch Knoxville, TN
12-15-86	NBC Knoxville Bank Knoxville, TN	Oak Ridge Branch Knoxville, TN

BANK NAME CHANGES IN 1986

DATE	
1-23-86	Commerce Union Bank, Johnson City, changed its name to Commerce Union Bank Tri-Cities
3-17-86	Commerce & Industrial Bank, Memphis, changed its name to Boatmen's Bank of Tennessee
5-2-86	Commercial Bank of Claiborne County, Harrogate, changed its name to Commercial Bank
10-1-86	Citizens State Bank, McMinnville, changed its name to First American Bank
10-1-86	Bank of Cannon County, Woodbury, changed its name to First American Bank
10-1-86	Merchants & Farmers Bank, Greenback, changed its name to First American Bank
11-28-86	Bank of Commerce, Morristown, changed its name to Bank of East Tennessee

STATE BANKS PURCHASED AND ASSUMED IN 1986

DATE	NAME OF BANK AND LOCATION	PURCHASED BY
4-22-86	Union County Bank Maynardville, TN	Commercial Bank of Claiborne County, Harrogate, TN
7-18-86	Farmers Bank Trimble, TN	First Tennessee National Association, Memphis, TN

STATE BANK CAPITAL STOCK CHANGES IN 1986

DATE	NAME OF BANK AND LOCATION	INCREASE/DECREASE IN COMMON/PREFERRED STOCK	OUTSTANDING CAPITAL AFTER CHANGE
02-03-86	FIRST STATE BANK, HENDERSON	$ 337,500	$1,012,500
02-07-86	MERCHANTS & PLANTERS BANK, TOONE	140,000	280,000
02-13-86	DECATUR COUNTY BANK, DECATURVILLE	100,000	300,000
06-10-86	AMERICAN FIDELITY BANK, ALCOA	1,000,000	2,000,000
09-10-86	BANK OF ADAMSVILLE, ADAMSVILLE	50,000	150,000
09-10-86	CUMBERLAND COUNTY BANK, CROSSVILLE	1,000,000*	1,500,000
09-26-86	FARMERS & MERCHANTS BANK, BUMPUS MILLS	200,000	400,000

*Preferred Stock

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1986

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
ANDERSON								
COMMERCE UNION BANK EASTERN	177,117	27,715	26,371	106,768	1,281	30,828	129,116	14,067
BEDFORD								
BEDFORD COUNTY BANK	50,295	3,896	22,410	19,886	239	5,035	40,966	3,758
BENTON								
BANK OF CAMDEN	64,919	4,038	26,339	31,511	322	6,507	51,622	6,231
BLOUNT								
AMERICAN FIDELITY BANK	21,836	1,596	3,795	15,370	287	3,176	16,933	1,506
CITIZENS BANK OF BLOUNT COUNTY	89,621	6,092	27,017	39,503	507	8,429	73,833	6,020
BRADLEY								
CLEVELAND BANK AND TRUST COMPANY	146,415	9,923	39,554	81,750	842	21,037	105,281	13,381
FIRST CITIZENS BANK OF CLEVELAND	82,439	4,008	13,385	55,016	621	16,516	58,269	5,976
MERCHANTS BANK	121,047	7,179	38,068	73,676	1,143	19,931	89,217	10,690
CAMPBELL								
FIRST STATE BANK	33,864	846	15,669	6,718	88	5,121	25,521	2,860
UNION BANK	28,849	1,362	17,018	5,730	64	3,833	21,284	3,523
CANNON								
BANK OF COMMERCE	79,089	2,327	38,231	27,270	775	8,725	64,021	5,026
FIRST AMERICAN BANK	11,728	422		9,667	77	793	9,746	1,108
MELTONS BANK	307	157	122	27		179		128

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1986

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
CARROLL								
BANK OF HUNTINGDON	84,908	5,827	40,252	31,917	335	11,383	65,940	6,445
CARROLL BANK AND TRUST	43,647	3,021	5,157	24,114	161	5,117	35,092	3,023
CITIZENS BANK AND TRUST COMPANY	7,049	362	3,573	2,230	12	1,000	5,293	673
FARMERS AND MERCHANTS BANK	11,062	1,695	2,963	5,686	79	1,343	8,751	838
MCKENZIE BANKING COMPANY	42,438	1,570	25,892	10,696	129	5,019	32,216	4,799
CARTER								
CARTER COUNTY BANK	93,227	8,498	37,386	40,586	411	10,760	73,309	6,195
CITIZENS BANK	104,234	4,407	28,104	65,695	542	14,080	71,825	9,923
CHEATHAM								
ASHLAND CITY BANK AND TRUST	53,478	2,758	13,839	34,642	484	9,710	39,663	3,546
CHEATHAM STATE BANK	27,289	3,610	2,934	18,881	230	3,336	21,889	1,741
UNITED CITIZENS BANK OF CHEATHAM COUNTY	17,446	1,370	4,731	10,663	111	2,933	11,512	1,207
CHESTER								
CHESTER COUNTY BANK	18,412	3,029	3,575	10,395	109	3,135	12,994	1,900
FIRST STATE BANK	72,326	3,824	22,329	18,468	100	11,674	51,677	7,527
CLAIBORNE								
CITIZENS BANK	59,193	3,075	35,383	17,177	185	7,330	46,004	5,212
CLAIBORNE COUNTY BANK	69,529	9,425	27,870	26,629	273	8,198	53,616	6,817
COMMERCIAL BANK	65,482	4,418	18,963	29,013	203	7,572	52,616	4,106
CLAY								
BANK OF CELINA	26,190	1,183	4,120	17,115	92	3,910	21,077	879
CLAY COUNTY BANK	11,098	438	3,502	6,246	117	1,689	8,190	1,105

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1986

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
COCKE								
MERCHANTS PLANTERS BANK	112,470	4,608	51,997	46,387	500	13,857	89,552	7,188
COFFEE								
AMERICAN CITY BANK OF TULLAHOMA	38,938	2,957	7,413	20,742	132	6,736	24,891	2,637
COFFEE COUNTY BANK	15,294	1,129	3,644	7,618	85	10,167	3,074	1,988
PEOPLES BANK AND TRUST COMPANY	32,367	1,572	12,376	13,787	258	5,767	23,496	2,682
CROCKETT								
BANK OF ALAMO	34,051	3,562	11,730	14,899	263	4,432	25,726	3,404
BANK OF CROCKETT	31,026	1,566	12,617	14,706	267	3,106	25,167	2,481
BANK OF FRIENDSHIP	16,511	497	6,701	4,776	101	1,296	13,449	1,528
BELLS BANKING COMPANY	17,302	1,683	5,419	8,766	124	2,556	12,966	1,492
PLANTERS BANK OF MAURY CITY	8,677	1,461	878	3,231	129	2,066	5,289	931
CUMBERLAND								
AMERICAN BANK & TRUST COMPANY	21,584	1,321	1,814	15,533	126	2,574	17,154	1,369
CUMBERLAND COUNTY BANK	50,758	2,542	20,147	20,934	573	5,647	41,569	2,608
DAVIDSON								
BANK OF BELLEVUE	9,008	1,322	1,484	5,604	151	1,269	6,984	641
BANK OF GOODLETTSVILLE	116,505	5,490	37,082	61,262	889	15,771	91,141	8,729
CITIZENS SAVINGS BANK & TRUST COMPANY	30,245	4,464	6,242	17,327	395	8,593	19,209	1,840
COMMERCE UNION BANK	2,376,111	404,755	277,620	1,545,096	18,771	418,605	1,434,956	161,314
DOMINION BANK OF MIDDLE TENNESSEE	648,702	71,697	86,802	462,052	5,247	146,561	441,610	40,103
NASHVILLE BANK OF COMMERCE	19,275	1,638		17,020	979	2,129	15,700	1,110

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1986

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
DECATUR								
CITIZENS STATE BANK	17,278	1,828	4,788	9,358	183	2,132	13,633	1,147
DECATUR COUNTY BANK	31,374	2,251	16,334	10,743	132	3,216	24,719	3,046
FARMERS BANK	25,628	13,438	999	9,618	77	3,698	19,123	1,850
DEKALB								
CITIZENS BANK	48,762	2,509	27,581	15,595	242	3,965	40,107	4,166
DEKALB COUNTY BANK AND TRUST COMPANY	52,915	2,709	20,953	26,540	265	4,873	44,209	3,273
LIBERTY STATE BANK	24,352	1,420	2,112	14,462	302	2,911	19,865	1,338
DICKSON								
BANK OF DICKSON	62,369	3,758	30,716	24,110	221	9,478	47,312	5,203
FARMERS AND MERCHANTS BANK	11,594	513	6,036	4,754	194	1,739	8,674	953
PEOPLES BANK	42,124	2,592	13,256	22,367	249	6,473	31,502	3,618
DYER								
SECURITY STATE BANK	40,912	2,517	23,510	8,718	126	3,060	34,319	2,943
FAYETTE								
FIRST STATE BANK OF FAYETTE COUNTY	22,111	3,500	8,355	6,220	84	2,359	17,488	2,005
MOSCOW SAVINGS BANK	12,984	1,261	4,055	6,789	105	1,638	9,748	1,466
OAKLAND DEPOSIT BANK	13,243	1,180	2,103	8,694	127	1,741	10,381	977
SOMERVILLE BANK AND TRUST COMPANY	63,207	4,222	12,506	39,847	191	7,161	47,140	8,123
FENTRESS								
FENTRESS COUNTY BANK	28,658	1,796	10,988	14,156	195	4,285	21,520	2,446
UNION BANK	46,164	1,377	19,433	21,266	379	5,224	33,549	6,657

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1986

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
FRANKLIN								
BANK OF HUNTLAND	11,593	768	4,010	4,883	349	2,045	8,781	605
FRANKLIN COUNTY BANK	37,674	8,178	5,626	20,700	220	4,741	29,452	2,685
GIBSON								
BANK OF BRADFORD	22,769	1,658	12,596	6,628	56	2,207	18,266	1,995
BANK OF COMMERCE	26,919	1,847	11,486	9,582	204	4,938	19,502	2,275
BANK OF DYER	13,074	3,856	5,001	3,606	30	1,328	10,523	1,028
BANK OF TRENTON AND TRUST COMPANY	27,740	3,298	7,879	15,753	286	4,251	20,738	2,051
CITIZENS STATE BANK	20,423	1,673	5,755	11,606	121	2,996	15,234	1,901
FARMERS AND MERCHANTS BANK	23,831	1,719	6,388	15,063	140	3,020	18,526	1,980
MEDINA BANKING COMPANY	17,816	1,469	9,740	5,940	70	1,781	13,960	1,835
MERCHANTS STATE BANK	93,659	4,912	52,100	29,561	536	10,202	74,047	7,173
MILAN BANKING COMPANY	59,028	2,145	37,995	15,818	157	7,472	46,366	4,205
GILES								
BANK OF ARDMORE	49,328	3,455	10,635	30,014	365	8,038	37,717	3,077
BANK OF FRANKEWING	15,947	925	4,292	10,233	109	1,242	12,791	1,657
UNION BANK	88,863	3,690	45,394	35,032	510	9,192	70,789	7,798
GRAINGER								
CITIZENS BK & TRUST CO. OF GRAINGER CO.	54,784	3,230	26,164	23,180	215	9,409	39,660	5,161
GREENE								
ANDREW JOHNSON BANK	28,038	2,221	5,345	17,655	200	3,907	21,706	2,026
COMMERCE UNION BANK GREENEVILLE	105,219	15,992	19,213	65,233	782	15,322	78,049	9,573
GREENE COUNTY BANK	186,478	7,078	80,020	89,152	650	13,419	152,549	18,102

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1986

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
HAMBLEN								
HAMILTON BANK OF MORRISTOWN	122,728	5,830	24,977	68,345	1,032	18,429	92,469	7,948
UNITED SOUTHERN BANK OF MORRISTOWN	28,648	7,952	2,253	16,277	245	6,981	19,652	1,786
HAMILTON								
COMMERCE UNION BANK CHATTANOOGA	133,001	19,167	10,799	89,442	1,073	25,960	91,875	8,535
PIONEER BANK	356,152	33,079	139,722	146,889	2,097	76,583	239,718	35,318
THE BANK OF EAST RIDGE	14,548	1,516	2,847	7,807	31	2,138	10,901	1,458
VOLUNTEER BK & TR CO OF HAMILTON COUNTY	34,982	4,326	7,825	17,762	163	5,493	25,712	2,660
HANCOCK								
CITIZENS BANK	14,564	828	1,442	9,183	196	4,037	9,065	1,066
HARDEMAN								
BANK OF BOLIVAR	29,859	2,956	8,276	14,848	385	4,870	23,298	1,342
BANK OF MIDDLETON	20,781	1,070	7,166	11,040	159	2,233	16,788	1,551
HARDEMAN COUNTY BANK	59,648	4,161	14,528	37,248	933	7,293	48,186	3,695
MERCHANTS PLANTERS BANK	25,454	2,294	7,494	14,246	116	2,471	20,738	1,899
WHITEVILLE BANK	26,857	7,093	7,608	9,595	299	1,809	22,773	1,878
HARDIN								
CITIZENS BANK	44,383	2,334	23,621	16,796	302	6,250	34,545	3,169
HARDIN COUNTY BANK	57,173	4,615	16,124	31,861	170	8,539	43,613	4,362
HAWKINS								
CITIZENS UNION BANK	165,530	6,247	79,707	70,567	1,002	21,756	125,122	16,707
HAYWOOD								
BROWNSVILLE BANK	84,688	11,200	23,235	41,936	325	10,012	64,557	8,404
THE FIRST STATE BANK	72,894	6,077	34,363	26,569	349	8,917	55,594	7,053

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1986

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
HENDERSON								
CENTRAL STATE BANK	82,745	7,643	36,838	31,968	655	10,751	62,249	8,959
FARMERS STATE BANK	27,892	2,529	10,152	13,513	89	3,497	20,986	2,359
HENDERSON COUNTY BANK	3,996	191		457		591	1,407	1,987
PEOPLES BANK	14,537	812	10,292	2,884	15	1,257	10,495	1,090
HENRY								
COMMERCIAL BANK AND TRUST COMPANY	121,485	4,899	62,365	49,046	544	12,164	98,202	9,671
SECURITY BANK AND TRUST COMPANY	52,346	2,476	15,534	29,218	254	5,305	42,768	3,276
HICKMAN								
SECURITY BANK AND TRUST COMPANY	30,981	1,534	14,481	12,212	176	2,662	23,405	4,427
HOUSTON								
ERIN BANK & TRUST COMPANY	25,851	1,151	12,978	9,885	149	3,970	17,994	3,486
JACKSON								
CITIZENS BANK	17,688	592	5,128	8,871	134	1,546	14,215	1,776
JACKSON COUNTY BANK	37,479	1,195	19,006	15,914	245	4,303	29,676	3,111
JEFFERSON								
FIRST PEOPLES BANK OF JEFFERSON COUNTY	46,408	3,013	11,510	28,422	289	5,938	36,225	3,277
JOHNSON								
FARMERS STATE BANK	48,992	3,311	21,525	20,469	350	6,802	36,746	5,069
JOHNSON COUNTY BANK	21,589	1,635	6,683	11,960	122	2,073	17,318	1,894

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1986

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
KNOX								
BANK OF EAST TENNESSEE	76,602	6,628	9,153	40,836	1,353	10,406	55,041	9,857
NBC KNOXVILLE BANK	5,321	890		2,864	331	412	3,158	1,708
VALLEY FIDELITY BANK	422,652	36,146	137,651	216,062	2,285	76,520	272,925	35,416
LAKE								
FIRST STATE BANK AND TRUST COMPANY	25,835	2,161	12,191	10,214	101	4,511	18,098	2,870
LAUDERDALE								
BANK OF HALLS	30,327	1,421	20,790	7,105	124	2,403	24,281	2,647
BANK OF RIPLEY	72,257	7,254	26,724	31,879	267	9,143	54,907	7,311
FARMERS UNION BANK	52,394	6,105	17,183	21,736	206	5,501	41,532	4,800
GATES BANKING AND TRUST COMPANY	17,307	1,074	8,516	5,818	70	2,299	13,463	1,335
THE LAUDERDALE COUNTY BANK	9,593	608	1,659	5,283	63	1,713	6,658	1,094
LAWRENCE								
FARMERS BANK OF LAWRENCE COUNTY	21,062	2,371	11,322	5,648	30	2,660	16,786	1,369
LEWIS								
FIRST CITIZENS BANK OF HOHENWALD	39,055	3,286	18,580	14,923	301	5,377	30,259	3,020
LEWIS COUNTY BANK	16,447	2,742	2,798	9,888	101	1,871	13,077	1,314
LINCOLN								
LINCOLN COUNTY BANK	49,503	2,968	9,596	32,988	219	10,397	34,164	4,365
THE PEOPLES BANK OF ELK VALLEY	24,856	3,862	2,765	15,896	186	4,804	18,017	1,773
LOUDON								
BANK OF LOUDON COUNTY	70,205	5,183	19,973	33,926	368	8,062	54,737	5,057
FIRST AMERICAN BANK	24,037	1,438	6,443	7,938	82	2,563	19,402	1,598

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1986

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
MCMINN								
BANK OF NICTA	13,924	1,286	4,368	8,283	44	2,729	9,941	1,147
CITY AND COUNTY BANK IN MCMINN COUNTY	31,750	3,251	8,827	19,791	240	7,430	21,700	2,381
SOUTHERN UNITED BANK OF MCMINN COUNTY	23,179	6,766	2,815	8,956	90	2,841	18,360	1,579
MCNAIRY								
BANK OF ADAMSVILLE	21,892	1,456	9,863	9,012	129	3,639	16,050	1,937
FARMERS AND MERCHANTS BANK	17,563	4,612	2,384	9,175	19	3,181	12,766	1,378
HOME BANKING COMPANY	10,465	1,493	3,128	4,191	60	1,439	8,141	770
SELMER BANK AND TRUST	55,660	3,399	25,279	24,135	179	6,887	42,455	5,767
MACON								
CITIZENS BANK	58,514	2,712	20,771	30,034	302	6,039	46,775	6,137
MACON BANK AND TRUST COMPANY	68,319	4,265	28,471	28,848	242	6,683	52,351	5,567
MARION								
CITIZENS STATE BANK	22,891	1,958	5,647	13,147	264	3,224	17,659	1,668
FIRST BANK OF MARION COUNTY	90,281	9,226	19,063	56,863	261	11,717	66,304	7,221
MARION TRUST AND BANKING COMPANY	45,349	3,051	16,572	22,761	294	5,202	34,759	5,654
MARSHALL								
BANK OF BELFAST	9,927	229	3,125	5,843	75	830	8,143	805
FARMERS BANK	17,101	1,245	1,740	11,843	259	1,924	13,757	1,239
FIRST STATE BANK	13,852	3,869	4,411	2,255	46	2,497	9,603	1,631
PEOPLES AND UNION BANK	68,306	3,604	29,679	27,516	308	8,913	52,758	5,816
MAURY								
MIDDLE TENNESSEE BANK	151,024	2,235	85,210	52,038	510	13,463	123,672	12,002
THE FIRST BANK OF MAURY COUNTY	19,263	1,029	7,979	8,449	1	2,587	15,286	1,000

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1986

COUNTY AND BANKS	LOANS/ DEPOSITS	INT. BEARING DEP./ TOTAL DEPOSITS	CAPITAL/ ASSETS
ANDERSON			
COMMERCE UNION BANK EASTERN	66.8	80.7	7.9
BEDFORD			
BEDFORD COUNTY BANK	43.2	89.1	7.5
BENTON			
BANK OF CAMDEN	54.2	88.8	9.6
BLOUNT			
AMERICAN FIDELITY BANK	76.4	84.2	6.9
CITIZENS BANK OF BLOUNT COUNTY	48.0	89.6	6.7
BRADLEY			
CLEVELAND BANK AND TRUST COMPANY	64.7	83.3	9.1
FIRST CITIZENS BANK OF CLEVELAND	73.6	77.9	7.2
MERCHANTS BANK	67.5	81.7	8.8
CAMPBELL			
FIRST STATE BANK	21.9	83.3	8.4
UNION BANK	22.9	84.7	12.2
CANNON			
BANK OF COMMERCE	37.5	88.0	6.4
FIRST AMERICAN BANK	91.7	92.5	9.4
MELTONS BANK	15.1		41.7
CARROLL			
BANK OF HUNTINGDON	41.3	85.3	7.6
CARROLL BANK AND TRUST	60.0	87.3	6.9
CITIZENS BANK AND TRUST COMPANY	35.4	84.1	9.5
FARMERS AND MERCHANTS BANK	56.3	86.7	7.6
MCKENZIE BANKING COMPANY	28.7	86.5	11.3
CARTER			
CARTER COUNTY BANK	48.3	87.2	6.6
CITIZENS BANK	76.5	83.6	9.5
CHEATHAM			
ASHLAND CITY BANK AND TRUST	70.2	80.3	6.6
CHEATHAM STATE BANK	74.9	86.8	6.4
UNITED CITIZENS BANK OF CHEATHAM COUNTY	73.8	79.7	6.9

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1986

COUNTY AND BANKS	LOANS/ DEPOSITS	INT. BEARING DEP./ TOTAL DEPOSITS	CAPITAL/ ASSETS
CHESTER			
CHESTER COUNTY BANK	64.4	80.6	10.3
FIRST STATE BANK	29.2	81.6	10.4
CLAIBORNE			
CITIZENS BANK	32.2	86.3	8.8
CLAIBORNE COUNTY BANK	43.1	86.7	9.8
COMMERCIAL BANK	48.2	87.4	6.3
CLAY			
BANK OF CELINA	68.5	84.4	3.4
CLAY COUNTY BANK	63.2	82.9	10.0
COCKE			
MERCHANTS PLANTERS BANK	44.9	86.6	6.4
COFFEE			
AMERICAN CITY BANK OF TULLAHOMA	65.6	78.7	6.8
COFFEE COUNTY BANK	57.5	23.2	13.0
PEOPLES BANK AND TRUST COMPANY	47.1	80.3	8.3
CROCKETT			
BANK OF ALAMO	49.4	85.3	10.0
BANK OF CROCKETT	52.0	89.0	8.0
BANK OF FRIENDSHIP	32.4	91.2	9.3
BELLS BANKING COMPANY	56.5	83.5	8.6
PLANTERS BANK OF MAURY CITY	44.0	72.1	10.7
CUMBERLAND			
AMERICAN BANK & TRUST COMPANY	78.7	87.0	6.3
CUMBERLAND COUNTY BANK	44.3	88.0	5.1
DAVIDSON			
BANK OF BELLEVUE	67.9	84.6	7.1
BANK OF GOODLETTSVILLE	57.3	85.2	7.5
CITIZENS SAVINGS BANK & TRUST COMPANY	62.3	69.1	5.7
COMMERCE UNION BANK	80.7	78.1	6.5
DOMINION BANK OF MIDDLE TENNESSEE	78.6	75.1	6.2
NASHVILLE BANK OF COMMERCE	95.5	88.1	5.8
DECATUR			
CITIZENS STATE BANK	59.4	86.5	6.0
DECATUR COUNTY BANK	38.5	88.5	9.7
FARMERS BANK	42.1	83.8	7.2

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1986

COUNTY AND BANKS	LOANS/ DEPOSITS	INT. BEARING DEP./ TOTAL DEPOSITS	CAPITAL/ ASSETS
DEKALB			
CITIZENS BANK	35.4	91.0	8.5
DEKALB COUNTY BANK AND TRUST COMPANY	54.1	90.1	6.2
LIBERTY STATE BANK	63.5	87.2	5.5
DICKSON			
BANK OF DICKSON	42.5	83.3	8.3
FARMERS AND MERCHANTS BANK	45.7	83.3	8.2
PEOPLES BANK	58.9	83.0	8.6
DYER			
SECURITY STATE BANK	23.3	91.9	7.2
FAYETTE			
FIRST STATE BANK OF FAYETTE COUNTY	31.3	88.1	9.1
MOSCOW SAVINGS BANK	59.6	85.6	11.3
OAKLAND DEPOSIT BANK	71.7	85.6	7.4
SOMERVILLE BANK AND TRUST COMPANY	73.4	86.8	12.9
FENTRESS			
FENTRESS COUNTY BANK	54.9	83.4	8.5
UNION BANK	54.8	86.5	14.4
FRANKLIN			
BANK OF HUNTLAND	45.1	81.1	5.2
FRANKLIN COUNTY BANK	60.5	86.1	7.1
GIBSON			
BANK OF BRADFORD	32.4	89.2	8.8
BANK OF COMMERCE	39.2	79.8	8.5
BANK OF DYER	30.4	88.8	7.9
BANK OF TRENTON AND TRUST COMPANY	63.0	83.0	7.4
CITIZENS STATE BANK	63.7	83.6	9.3
FARMERS AND MERCHANTS BANK	69.9	86.0	8.3
MEDINA BANKING COMPANY	37.7	88.7	10.3
MERCHANTS STATE BANK	35.1	87.9	7.7
MILAN BANKING COMPANY	29.4	86.1	7.1
GILES			
BANK OF ARDMORE	65.6	82.4	6.2
BANK OF FRANKEWING	72.9	91.1	10.4
UNION BANK	43.8	88.5	8.8

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1986

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
MEIGS								
MEIGS COUNTY BANK	31,883	1,949	5,528	20,178	207	3,731	25,364	2,452
MONROE								
BANK OF MADISONVILLE	76,847	3,060	30,632	40,915	413	5,833	63,881	6,198
SWEETWATER VALLEY BANK	80,294	5,470	21,569	47,506	326	13,259	57,157	7,162
MONTGOMERY								
COMMERCE UNION BANK CLARKSVILLE	111,178	13,071	20,513	69,083	829	15,321	85,542	8,814
NORTHERN BANK OF TENNESSEE	190,566	12,024	36,014	128,743	1,207	31,435	137,592	14,055
MOORE								
THE FARMERS BANK OF LYNCHBURG, TENNESSEE	39,389	2,171	25,399	9,641	141	5,273	28,858	4,672
MORGAN								
CITIZENS BANK AND TRUST COMPANY	43,883	4,826	19,143	17,711	78	6,116	34,241	2,945
OBION								
BANK OF OBION COUNTY	17,422	903	5,652	9,576	125	1,851	14,314	1,017
BANK OF TROY	30,366	1,060	6,735	21,008	375	3,369	24,373	2,281
COMMERCE UNION BANK UNION CITY	91,561	16,861	16,011	52,774	633	10,146	71,519	8,503
COMMERCIAL BANK	18,400	1,312	7,766	7,091	140	2,060	14,068	2,000
FARMERS BANK	10,943	1,185	4,484	3,507	81	1,198	8,587	1,056
FIRST STATE BANK	25,926	2,643	10,689	10,810	214	3,349	19,788	2,499
REELFOOT BANK	38,219	3,300	6,517	22,834	261	10,483	24,311	3,067
OVERTON								
UNION BANK AND TRUST COMPANY	52,546	2,182	7,352	38,175	613	7,326	38,232	6,257

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1986

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
PERRY								
BANK OF PERRY COUNTY	17,969	4,384	2,590	9,743	93	3,047	12,934	1,579
FIRST STATE BANK	31,435	2,041	10,568	14,912	254	3,345	25,162	2,558
PICKETT								
PEOPLES BANK & TRUST COMPANY	20,016	1,394	3,156	13,003	125	1,291	17,016	1,287
PICKETT COUNTY BANK AND TRUST COMPANY	25,667	780	13,453	9,714	136	2,227	20,732	2,240
POLK								
BENTON BANKING COMPANY	21,170	1,207	4,921	12,985	106	5,524	13,844	1,574
DUCKTOWN BANKING COMPANY	48,098	4,305	14,912	26,999	431	4,835	39,323	3,446
PEOPLES BANK OF POLK COUNTY	12,107	933	1,895	8,025	106	1,028	9,967	987
PUTNAM								
AMERICAN BANK AND TRUST	109,785	5,959	26,465	66,261	562	16,111	84,958	7,462
BANK OF PUTNAM COUNTY	75,037	3,709	24,837	37,376	279	8,774	59,236	5,677
CITIZENS BANK OF COOKEVILLE, TENNESSEE	154,453	8,105	39,195	92,709	4,553	23,008	120,901	7,176
RHEA								
FIRST BANK OF RHEA COUNTY	30,606	3,136	7,296	19,128	172	3,224	24,281	2,266
ROANE								
BANK OF ROANE COUNTY	115,067	6,216	40,464	58,733	576	13,940	91,581	7,750
RUTHERFORD								
FIRST CITY BANK	55,790	7,591	4,390	42,163	400	8,479	42,436	3,570
FIRST SOUTHERN BANK OF RUTHERFORD CO	24,972	2,930	4,263	12,034	150	7,218	15,376	1,773
MID-SOUTH BANK AND TRUST COMPANY	413,490	28,750	117,311	248,788	3,723	63,826	308,385	25,713

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1986

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
SCOTT								
FIRST TRUST AND SAVINGS BANK	49,689	3,163	15,529	27,364	443	5,805	39,510	4,029
SEQUATCHIE								
CITIZENS BANK OF DUNLAP AND PIKEVILLE	21,232	1,287	3,849	15,304	73	2,991	16,241	1,448
SEQUATCHIE COUNTY BANK	26,478	2,361	12,222	10,945	270	2,245	20,118	3,747
SEVIER								
SEVIER COUNTY BANK	91,089	4,988	36,199	38,339	405	12,513	70,264	7,360
TENNESSEE STATE BANK	68,211	3,651	11,585	50,160	391	10,053	52,900	4,305
SHELBY								
BANK OF BARTLETT	84,657	3,887	15,966	55,640	377	14,743	62,586	4,959
BARRETVILLE BANK AND TRUST COMPANY	158,407	16,588	46,865	68,161	125	27,529	105,070	24,521
BOATMEN'S BANK OF TENNESSEE	483,712	43,417	55,541	353,437	3,829	103,816	342,777	29,063
CITIZENS BANK	12,990	832	2,055	6,916	70	1,535	10,122	1,106
COMMERCE UNION BANK OF MEMPHIS	260,336	31,612	34,502	177,639	2,132	71,763	149,615	16,606
FIRST AMERICAN BANK	573,997	57,971	246,960	231,541	2,681	121,591	327,211	40,164
TENNESSEE BANK & TRUST	18,165	1,403	3,669	11,681	112	1,999	13,874	1,798
THE COMMUNITY BANK OF GERMANTOWN	131,391	10,933	22,412	94,768	776	28,654	89,858	8,503
TRI-STATE BANK OF MEMPHIS	51,776	4,396	20,734	23,473	317	13,516	32,867	4,645
UNITED AMERICAN BANK OF MEMPHIS	155,741	19,867	32,158	94,282	1,234	43,921	98,092	10,886
SMITH								
CITIZENS BANK	123,514	7,861	47,775	62,798	311	11,377	93,363	16,618
STEWART								
CITIZENS CUMBERLAND CITY BANK	17,203	720	6,703	9,079	77	1,980	13,474	1,587
FARMERS AND MERCHANTS BANK	12,909	907	1,530	9,974	65	1,025	10,775	989
PEOPLES BANK	42,617	1,726	12,129	25,902	300	4,089	32,857	4,461

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1986

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
SULLIVAN								
BANK OF TENNESSEE	96,491	8,886	41,274	43,230	650	15,974	71,802	5,268
TRI CITY BANK AND TRUST COMPANY	201,699	12,741	71,898	86,734	959	27,668	155,244	16,469
SUMNER								
FARMERS BANK	70,849	5,716	20,044	35,704	459	13,147	49,597	6,628
VOLUNTEER STATE BANK	66,656	5,197	17,602	38,974	400	12,726	48,497	4,689
TIPTON								
BANK OF MASON	4,440	1,216	801	1,426	17	858	2,912	596
BRIGHTON BANK	13,402	861	2,230	10,117	48	1,093	11,135	934
FIRST STATE BANK	68,014	4,656	20,287	35,394	755	7,784	51,265	4,972
MUNFORD UNION BANK	27,984	2,540	9,398	13,262	127	2,551	21,956	2,524
TIPTON COUNTY BANK	121,675	18,432	43,946	51,768	1,300	17,521	90,954	9,059
UNION SAVINGS BANK	41,337	7,489	10,313	16,452	186	5,004	32,666	2,826
TROUSDALE								
BANK OF HARTSVILLE	24,962	1,183	9,481	12,624	97	3,113	19,179	2,320
CITIZENS BANK	21,689	1,688	3,953	15,090	140	3,127	16,239	1,989
UNION								
FIRST STATE BANK	23,283	1,610	8,734	11,527	128	2,266	19,212	1,641
VAN BUREN								
CITIZENS BANK	11,227	597	2,822	5,987	66	1,675	8,389	1,046
WARREN								
CITY BANK AND TRUST COMPANY	148,944	6,150	67,645	69,367	903	14,464	121,215	11,661
FIRST AMERICAN BANK	12,544	949		9,972	84	1,970	9,195	1,114

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1986

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
WASHINGTON								
COMMERCE UNION BANK TRI-CITIES	69,922	7,872	9,067	47,656	646	12,607	49,201	5,207
HAMILTON BANK OF UPPER EAST TENNESSEE	242,168	19,324	71,485	121,279	1,835	42,960	158,776	16,456
WAYNE								
BANK OF WAYNESBORO	38,465	768	14,446	20,522	185	4,256	28,771	4,439
PEOPLES BANK	24,653	2,244	2,703	15,620	65	3,122	20,226	1,159
WAYNE COUNTY BANK	34,485	2,056	6,795	23,562	232	3,854	26,107	3,983
WEAKLEY								
BANK OF GLEASON	31,595	4,425	12,556	13,938	196	4,907	24,131	3,257
BANK OF SHARON	37,671	2,789	16,867	16,599	164	3,919	29,121	4,358
CITY STATE BANK	43,943	2,373	16,041	21,210	256	4,204	35,263	3,976
DUKEDOM BANK	19,384	1,577	8,607	7,398	92	2,026	15,914	1,286
GREENFIELD BANKING COMPANY	28,275	2,014	10,976	11,142	150	2,955	22,467	2,557
MARTIN BANK	41,238	2,019	18,885	15,826	366	4,894	32,723	3,324
WEAKLEY COUNTY BANK	26,802	7,725	4,663	10,466	128	2,676	21,679	2,231
WILLIAMSON								
WILLIAMSON COUNTY BANK	358,410	26,602	59,414	258,893	2,814	54,864	271,255	24,634
WILSON								
FIRST SOUTHERN BANK	49,122	6,155	7,717	33,166	391	12,312	31,933	3,796
LEBANON BANK	130,475	11,606	44,980	66,259	265	23,936	94,843	10,100
PEOPLES BANK	67,902	6,394	19,053	38,166	420	11,487	50,880	5,103

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1986

COUNTY AND BANKS	LOANS/ DEPOSITS	INT. BEARING DEP./ TOTAL DEPOSITS	CAPITAL/ ASSETS
GRAINGER			
CITIZENS BK & TRUST CO. OF GRAINGER CO.	47.2	80.8	9.4
GREENE			
ANDREW JOHNSON BANK	68.9	84.7	7.2
COMMERCE UNION BANK GREENEVILLE	69.9	83.6	9.1
GREENE COUNTY BANK	53.7	91.9	9.7
HAMBLEN			
HAMILTON BANK OF MORRISTOWN	61.6	83.4	6.5
UNITED SOUTHERN BANK OF MORRISTOWN	61.1	73.8	6.2
HAMILTON			
COMMERCE UNION BANK CHATTANOOGA	75.9	78.0	6.2
PIONEER BANK	46.4	75.8	8.9
THE BANK OF EAST RIDGE	59.9	83.6	10.0
VOLUNTEER BK & TR CO OF HAMILTON COUNTY	56.9	82.4	7.6
HANCOCK			
CITIZENS BANK	70.1	69.2	7.3
HARDEMAN			
BANK OF BOLIVAR	52.7	82.7	4.5
BANK OF MIDDLETON	58.0	88.3	7.5
HARDEMAN COUNTY BANK	67.1	86.9	6.2
MERCHANTS PLANTERS BANK	61.4	89.4	7.5
WHITEVILLE BANK	39.0	92.6	7.0
HARDIN			
CITIZENS BANK	41.2	84.7	7.1
HARDIN COUNTY BANK	61.1	83.6	7.6
HAWKINS			
CITIZENS UNION BANK	48.0	85.2	10.1
HAYWOOD			
BROWNSVILLE BANK	56.2	86.6	9.9
THE FIRST STATE BANK	41.2	86.2	9.7
HENDERSON			
CENTRAL STATE BANK	43.8	85.3	10.8
FARMERS STATE BANK	55.2	85.7	8.5
HENDERSON COUNTY BANK	22.9	70.4	49.7
PEOPLES BANK	24.5	89.3	7.5

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1986

COUNTY AND BANKS	LOANS/ DEPOSITS	INT. BEARING DEP./ TOTAL DEPOSITS	CAPITAL/ ASSETS
HENRY			
COMMERCIAL BANK AND TRUST COMPANY	44.4	89.0	8.0
SECURITY BANK AND TRUST COMPANY	60.8	89.0	5.9
HICKMAN			
SECURITY BANK AND TRUST COMPANY	46.8	89.8	14.3
HOUSTON			
ERIN BANK & TRUST COMPANY	45.0	81.9	13.5
JACKSON			
CITIZENS BANK	56.3	90.2	10.0
JACKSON COUNTY BANK	46.8	87.3	8.3
JEFFERSON			
FIRST PEOPLES BANK OF JEFFERSON COUNTY	67.4	85.9	7.1
JOHNSON			
FARMERS STATE BANK	47.0	84.4	10.3
JOHNSON COUNTY BANK	61.7	89.3	8.8
KNOX			
BANK OF EAST TENNESSEE	62.4	84.1	12.9
NBC KNOXVILLE BANK	80.2	88.5	32.1
VALLEY FIDELITY BANK	61.8	78.1	8.4
LAKE			
FIRST STATE BANK AND TRUST COMPANY	45.2	80.0	11.1
LAUDERDALE			
BANK OF HALLS	26.6	91.0	8.7
BANK OF RIPLEY	49.8	85.7	10.0
FARMERS UNION BANK	46.2	88.3	9.2
GATES BANKING AND TRUST COMPANY	36.9	85.4	7.7
THE LAUDERDALE COUNTY BANK	63.1	79.5	11.4
LAWRENCE			
FARMERS BANK OF LAWRENCE COUNTY	29.1	86.4	6.5
LEWIS			
FIRST CITIZENS BANK OF HOHENWALD	41.9	84.9	7.7
LEWIS COUNTY BANK	66.1	87.5	8.0

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1986

COUNTY AND BANKS	LOANS/ DEPOSITS	INT. BEARING DEP./ TOTAL DEPOSITS	CAPITAL/ ASSETS
LINCOLN			
LINCOLN COUNTY BANK	76.0	76.7	8.8
THE PEOPLES BANK OF ELK VALLEY	69.7	78.9	7.1
LOUDON			
BANK OF LOUDON COUNTY	56.0	87.2	7.2
FIRST AMERICAN BANK	36.2	88.4	6.6
MCMINN			
BANK OF NIOTA	49.6	78.5	8.2
CITY AND COUNTY BANK IN MCMINN COUNTY	54.2	74.5	7.5
SOUTHERN UNITED BANK OF MCMINN COUNTY	41.9	86.7	6.8
MCNAIRY			
BANK OF ADAMSVILLE	45.8	81.5	8.8
FARMERS AND MERCHANTS BANK	57.5	80.1	7.9
HOME BANKING COMPANY	43.7	85.0	7.4
SELMER BANK AND TRUST	48.9	86.0	10.4
MACON			
CITIZENS BANK	58.0	88.1	10.5
MACON BANK AND TRUST COMPANY	47.4	85.8	8.1
MARION			
CITIZENS STATE BANK	63.0	84.6	7.3
FIRST BANK OF MARION COUNTY	71.1	85.4	8.0
MARION TRUST AND BANKING COMPANY	57.0	87.0	8.1
MARSHALL			
BANK OF BELFAST	65.1	90.8	8.1
FARMERS BANK	76.2	87.7	7.2
FIRST STATE BANK	18.6	79.4	11.8
PEOPLES AND UNION BANK	44.6	85.5	8.5
MAURY			
MIDDLE TENNESSEE BANK	37.9	90.2	7.9
THE FIRST BANK OF MAURY COUNTY	36.1	85.5	5.2
MEIGS			
MEIGS COUNTY BANK	69.4	87.2	7.7
MONROE			
BANK OF MADISONVILLE	58.7	91.6	8.1
SWEETWATER VALLEY BANK	67.5	81.2	8.9

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1986

COUNTY AND BANKS	LOANS/ DEPOSITS	INT. BEARING DEP./ TOTAL DEPOSITS	CAPITAL/ ASSETS
MONTGOMERY			
COMMERCE UNION BANK CLARKSVILLE	68.5	84.8	7.8
NORTHERN BANK OF TENNESSEE	76.2	81.4	7.4
MOORE			
THE FARMERS BANK OF LYNCHBURG, TENNESSEE	28.2	84.6	11.9
MORGAN			
CITIZENS BANK AND TRUST COMPANY	43.9	84.8	6.7
OBION			
BANK OF OBION COUNTY	59.2	88.5	5.8
BANK OF TROY	75.7	87.9	7.5
COMMERCE UNION BANK UNION CITY	64.6	87.6	9.3
COMMERCIAL BANK	44.0	87.2	10.9
FARMERS BANK	35.8	87.8	9.7
FIRST STATE BANK	46.7	85.5	9.6
REELFOOT BANK	65.6	69.9	8.0
OVERTON			
UNION BANK AND TRUST COMPANY	83.8	83.9	11.9
PERRY			
BANK OF PERRY COUNTY	61.0	80.9	8.8
FIRST STATE BANK	52.3	88.3	8.1
PICKETT			
PEOPLES BANK & TRUST COMPANY	71.0	92.9	6.4
PICKETT COUNTY BANK AND TRUST COMPANY	42.3	90.3	8.7
POLK			
BENTON BANKING COMPANY	67.0	71.5	7.4
DUCKTOWN BANKING COMPANY	61.1	89.1	7.2
PEOPLES BANK OF POLK COUNTY	73.0	90.7	8.2
PUTNAM			
AMERICAN BANK AND TRUST	65.6	84.1	6.8
BANK OF PUTNAM COUNTY	55.0	87.1	7.6
CITIZENS BANK OF COOKEVILLE, TENNESSEE	64.4	84.0	4.6
RHEA			
FIRST BANK OF RHEA COUNTY	69.5	88.3	7.4
ROANE			
BANK OF ROANE COUNTY	55.7	86.8	6.7

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1986

COUNTY AND BANKS	LOANS/ DEPOSITS	INT. BEARING DEP. / TOTAL DEPOSITS	CAPITAL/ ASSETS
RUTHERFORD			
FIRST CITY BANK	82.8	83.3	6.4
FIRST SOUTHERN BANK OF RUTHERFORD CO	53.3	68.1	7.1
MID-SOUTH BANK AND TRUST COMPANY	66.8	82.9	6.2
SCOTT			
FIRST TRUST AND SAVINGS BANK	60.3	87.2	8.1
SEQUATCHIE			
CITIZENS BANK OF DUNLAP AND PIKEVILLE	79.6	84.4	6.8
SEQUATCHIE COUNTY BANK	48.9	90.0	14.2
SEVIER			
SEVIER COUNTY BANK	46.3	84.9	8.1
TENNESSEE STATE BANK	79.7	84.0	6.3
SHELBY			
BANK OF BARTLETT	72.0	80.9	5.9
BARRETVILLE BANK AND TRUST COMPANY	51.4	79.2	15.5
BOATMEN'S BANK OF TENNESSEE	79.1	76.8	6.0
CITIZENS BANK	59.3	86.8	8.5
COMMERCE UNION BANK OF MEMPHIS	80.2	67.6	6.1
FIRST AMERICAN BANK	51.6	72.9	7.0
TENNESSEE BANK & TRUST	73.6	87.4	9.9
THE COMMUNITY BANK OF GERMANTOWN	80.0	75.8	6.5
TRI-STATE BANK OF MEMPHIS	50.6	70.9	9.0
UNITED AMERICAN BANK OF MEMPHIS	66.4	69.1	7.0
SMITH			
CITIZENS BANK	60.0	89.1	13.5
STEWART			
CITIZENS CUMBERLAND CITY BANK	58.7	87.2	9.2
FARMERS AND MERCHANTS BANK	84.5	91.3	7.7
PEOPLES BANK	70.1	88.9	10.5
SULLIVAN			
BANK OF TENNESSEE	49.3	81.8	5.5
TRI CITY BANK AND TRUST COMPANY	47.4	84.9	8.0
SUMNER			
FARMERS BANK	56.9	79.0	9.4
VOLUNTEER STATE BANK	63.7	79.2	7.0

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1986

COUNTY AND BANKS	LOANS/ DEPOSITS	INT. BEARING DEP./ TOTAL DEPOSITS	CAPITAL/ ASSETS
TIPTON			
BANK OF MASON	37.8	77.2	13.4
BRIGHTON BANK	82.7	91.1	7.0
FIRST STATE BANK	59.9	86.8	7.3
MUNFORD UNION BANK	54.1	89.6	9.0
TIPTON COUNTY BANK	47.7	83.8	7.4
UNION SAVINGS BANK	43.7	86.7	6.8
TROUSDALE			
BANK OF HARTSVILLE	56.6	86.0	9.3
CITIZENS BANK	77.9	83.9	9.2
UNION			
FIRST STATE BANK	53.7	89.4	7.0
VAN BUREN			
CITIZENS BANK	59.5	83.4	9.3
WARREN			
CITY BANK AND TRUST COMPANY	51.1	89.3	7.8
FIRST AMERICAN BANK	89.3	82.4	8.9
WASHINGTON			
COMMERCE UNION BANK TRI-CITIES	77.1	79.6	7.4
HAMILTON BANK OF UPPER EAST TENNESSEE	60.1	78.7	6.8
WAYNE			
BANK OF WAYNESBORO	62.1	87.1	11.5
PEOPLES BANK	66.9	86.6	4.7
WAYNE COUNTY BANK	78.6	87.1	11.5
WEAKLEY			
BANK OF GLEASON	49.5	85.8	10.3
BANK OF SHARON	50.2	88.1	11.6
CITY STATE BANK	53.7	89.3	9.0
DUKEDOM BANK	41.2	88.7	5.8
GREENFIELD BANKING COMPANY	43.8	88.4	9.0
MARTIN BANK	42.1	87.0	8.1
WEAKLEY COUNTY BANK	43.0	89.0	8.3
WILLIAMSON			
WILLIAMSON COUNTY BANK	79.4	83.2	6.8

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1986

COUNTY AND BANKS	LOANS/ DEPOSITS	INT. BEARING DEP./ TOTAL DEPOSITS	CAPITAL/ ASSETS
WILSON			
FIRST SOUTHERN BANK	75.0	72.2	7.7
LEBANON BANK	55.8	79.8	7.7
PEOPLES BANK	58.0	81.6	7.5
STATE BANK AVERAGE	61.9	82.0	7.8

NOTE: The Capital/Assets ratio includes Subordinated Notes and Debentures.

RANKING OF STATE CHARTERED BANKS BY ASSETS

December 31, 1986

(In Thousands)

NAME OF BANK	LOCATION	TOTAL ASSETS	1986 RANK	1985 RANK
COMMERCE UNION BANK	NASHVILLE	2,376,111	1	1
DOMINION BANK OF MIDDLE TENNESSEE	NASHVILLE	648,702	2	2
FIRST AMERICAN BANK	MEMPHIS	573,997	3	3
BOATMEN'S BANK OF TENNESSEE	MEMPHIS	483,712	4	4
VALLEY FIDELITY BANK	KNOXVILLE	422,652	5	6
MID-SOUTH BANK AND TRUST COMPANY	MURFREESBORO	415,490	6	5
WILLIAMSON COUNTY BANK	FRANKLIN	358,410	7	8
PIONEER BANK	CHATTANOOGA	356,152	8	7
COMMERCE UNION BANK OF MEMPHIS	MEMPHIS	260,336	9	9
HAMILTON BANK OF UPPER EAST TENNESSEE	JOHNSON CITY	242,168	10	10
TRI CITY BANK AND TRUST COMPANY	BLOUNTVILLE	201,699	11	11
NORTHERN BANK OF TENNESSEE	CLARKSVILLE	190,566	12	14
GREENE COUNTY BANK	GREENEVILLE	186,478	13	13
COMMERCE UNION BANK EASTERN	OAK RIDGE	177,111	14	12
CITIZENS UNION BANK	ROGERSVILLE	165,530	15	15
BARRETVILLE BANK AND TRUST COMPANY	MILLINGTON	158,407	16	16
UNITED AMERICAN BANK OF MEMPHIS	MEMPHIS	155,241	17	18
CITIZENS BANK OF COOKEVILLE, TENNESSEE	COOKEVILLE	154,653	18	17
MIDDLE TENNESSEE BANK	COLUMBIA	151,024	19	19
CITY BANK AND TRUST COMPANY	MCMINNVILLE	148,944	20	20
CLEVELAND BANK AND TRUST COMPANY	CLEVELAND	146,415	21	22
COMMERCE UNION BANK CHATTANOOGA	CHATTANOOGA	133,001	22	21
THE COMMUNITY BANK OF GERMANTOWN	GERMANTOWN	131,391	23	34
LEBANON BANK	LEBANON	130,475	24	24
CITIZENS BANK	CARTHAGE	123,514	25	26
HAMILTON BANK OF MORRISTOWN	MORRISTOWN	122,728	26	30
TIPTON COUNTY BANK	COVINGTON	121,675	27	28
COMMERCIAL BANK AND TRUST COMPANY	PARIS	121,485	28	25
MERCHANTS BANK	CLEVELAND	121,047	29	27
BANK OF GOODLETTSVILLE	GOODLETTSVILLE	116,505	30	29
BANK OF ROANE COUNTY	HARRIMAN	115,961	31	32
MERCHANTS PLANTERS BANK	NEWPORT	112,470	32	35
COMMERCE UNION BANK CLARKSVILLE	CLARKSVILLE	111,178	33	31
AMERICAN BANK AND TRUST	COOKEVILLE	109,785	34	36
COMMERCE UNION BANK GREENEVILLE	GREENEVILLE	105,218	35	33
CITIZENS BANK	ELIZABETHTON	104,234	36	37
BANK OF TENNESSEE	KINGSPORT	96,491	37	54
MERCHANTS STATE BANK	HUMBOLDT	93,659	38	43
CARTER COUNTY BANK	ELIZABETHTON	93,227	39	38
COMMERCE UNION BANK UNION CITY	UNION CITY	91,561	40	39

RANKING OF STATE CHARTERED BANKS BY ASSETS

December 31, 1986

(In Thousands)

NAME OF BANK	LOCATION	TOTAL ASSETS	1986 RANK	1985 RANK
SEVIER COUNTY BANK	SEVIERVILLE	91,089	41	41
FIRST BANK OF MARION COUNTY	SO. PITTSBURG	90,281	42	42
CITIZENS BANK OF BLOUNT COUNTY	MARYVILLE	89,621	43	45
UNION BANK	PULASKI	88,863	44	40
BANK OF HUNTINGDON	HUNTINGDON	84,908	45	44
BROWNSVILLE BANK	BROWNSVILLE	84,688	46	46
BANK OF BARTLETT	BARTLETT	84,657	47	75
CENTRAL STATE BANK	LEXINGTON	82,745	48	49
FIRST CITIZENS BANK OF CLEVELAND	CLEVELAND	82,439	49	51
SWEETWATER VALLEY BANK	SWEETWATER	80,294	50	50
BANK OF COMMERCE	WOODBURY	79,069	51	48
BANK OF MADISONVILLE	MADISONVILLE	76,847	52	55
BANK OF EAST TENNESSEE	KNOXVILLE	76,602	53	52
BANK OF PUTNAM COUNTY	COOKEVILLE	75,037	54	58
THE FIRST STATE BANK	BROWNSVILLE	72,894	55	60
FIRST STATE BANK	HENDERSON	72,326	56	59
BANK OF RIPLEY	RIPLEY	72,257	57	57
FARMERS BANK	PORTLAND	70,849	58	67
BANK OF LOUDON COUNTY	LENOIR CITY	70,205	59	56
COMMERCE UNION BANK TRI-CITIES	JOHNSON CITY	69,922	60	71
CLAIBORNE COUNTY BANK	TAZEWELL	69,529	61	68
MACON BANK AND TRUST COMPANY	LAFAYETTE	68,319	62	61
PEOPLES AND UNION BANK	LEWISBURG	68,306	63	64
TENNESSEE STATE BANK	GATLINBURG	68,211	64	70
FIRST STATE BANK	COVINGTON	68,014	65	63
PEOPLES BANK	LEBANON	67,902	66	66
VOLUNTEER STATE BANK	PORTLAND	66,656	67	72
COMMERCIAL BANK	HARROGATE	65,482	68	115
BANK OF CAMDEN	CAMDEN	64,919	69	65
SOMERVILLE BANK AND TRUST COMPANY	SOMERVILLE	63,207	70	73
BANK OF DICKSON	DICKSON	62,369	71	77
HARDEMAN COUNTY BANK	BOLIVAR	59,648	72	69
CITIZENS BANK	NEW TAZEWELL	59,193	73	74
MILAN BANKING COMPANY	MILAN	59,028	74	76
CITIZENS BANK	LAFAYETTE	58,514	75	78
HARDIN COUNTY BANK	SAVANNAH	57,173	76	90
FIRST CITY BANK	MURFREESBORO	55,790	77	*
SELMER BANK AND TRUST	SELMER	55,640	78	79
CITIZENS BK & TRUST CO. OF GRAINGER CO.	RUTLEDGE	54,784	79	81

RANKING OF STATE CHARTERED BANKS BY ASSETS

December 31, 1986

(In Thousands)

NAME OF BANK	LOCATION	TOTAL ASSETS	1986 RANK	1985 RANK
ASHLAND CITY BANK AND TRUST	ASHLAND CITY	53,478	80	82
DEKALB COUNTY BANK AND TRUST COMPANY	ALEXANDRIA	52,915	81	102
UNION BANK AND TRUST COMPANY	LIVINGSTON	52,546	82	53
FARMERS UNION BANK	RIPLEY	52,394	83	80
SECURITY BANK AND TRUST COMPANY	PARIS	52,346	84	124
TRI-STATE BANK OF MEMPHIS	MEMPHIS	51,776	85	92
CUMBERLAND COUNTY BANK	CROSSVILLE	50,758	86	83
BEDFORD COUNTY BANK	SHELBYVILLE	50,295	87	95
FIRST TRUST AND SAVINGS BANK	ONEIDA	49,689	88	84
LINCOLN COUNTY BANK	FAYETTEVILLE	49,503	89	94
BANK OF ARDMORE	ARDMORE	49,328	90	93
FIRST SOUTHERN BANK	MT. JULIET	49,122	91	103
FARMERS STATE BANK	MOUNTAIN CITY	48,992	92	87
CITIZENS BANK	SMITHVILLE	48,762	93	89
DUCKTOWN BANKING COMPANY	DUCKTOWN	48,098	94	91
FIRST PEOPLES BANK OF JEFFERSON COUNTY	JEFFERSON CITY	46,408	95	85
UNION BANK	JAMESTOWN	46,164	96	97
MARION TRUST AND BANKING COMPANY	JASPER	45,349	97	96
CITIZENS BANK	SAVANNAH	44,383	98	98
CITY STATE BANK	MARTIN	43,943	99	101
CITIZENS BANK AND TRUST COMPANY	WARTBURG	43,883	100	99
CARROLL BANK AND TRUST	MCLEMORESVILLE	43,647	101	100
PEOPLES BANK	DOVER	42,617	102	122
MCKENZIE BANKING COMPANY	MCKENZIE	42,438	103	88
PEOPLES BANK	VANLEER	42,124	104	106
UNION SAVINGS BANK	COVINGTON	41,337	105	112
MARTIN BANK	MARTIN	41,238	106	104
SECURITY STATE BANK	NEWBERN	40,912	107	109
THE FARMERS BANK OF LYNCHBURG, TENNESSEE	LYNCHBURG	39,389	108	105
FIRST CITIZENS BANK OF HOHENWALD	HOHENWALD	39,055	109	108
AMERICAN CITY BANK OF TULLAHOMA	TULLAHOMA	38,938	110	111
BANK OF WAYNESBORO	WAYNESBORO	38,465	111	113
REELFOOT BANK	HORNBEAK	38,219	112	123
FRANKLIN COUNTY BANK	WINCHESTER	37,674	113	110
BANK OF SHARON	SHARON	37,671	114	114
JACKSON COUNTY BANK	GAINESBORO	37,479	115	107
VOLUNTEER BK & TR CO OF HAMILTON COUNTY	CHATTANOOGA	34,982	116	142
WAYNE COUNTY BANK	WAYNESBORO	34,495	117	116
BANK OF ALAMO	ALAMO	34,051	118	119
FIRST STATE BANK	JACKSBORO	33,864	119	118

RANKING OF STATE CHARTERED BANKS BY ASSETS

December 31, 1986

(In Thousands)

NAME OF BANK	LOCATION	TOTAL ASSETS	1986 RANK	1985 RANK
PEOPLES BANK AND TRUST COMPANY	MANCHESTER	32,367	120	125
MEIGS COUNTY BANK	DECATUR	31,883	121	134
CITY AND COUNTY BANK IN MCMINN COUNTY	ATHENS	31,750	122	135
BANK OF GLEASON	GLEASON	31,595	123	133
FIRST STATE BANK	LINDEN	31,435	124	130
DECATUR COUNTY BANK	DECATURVILLE	31,374	125	126
BANK OF CROCKETT	BELLS	31,026	126	120
SECURITY BANK AND TRUST COMPANY	CENTERVILLE	30,981	127	129
FIRST BANK OF RHEA COUNTY	SPRING CITY	30,606	128	137
BANK OF TROY	TROY	30,366	129	131
BANK OF HALLS	HALLS	30,327	130	136
CITIZENS SAVINGS BANK & TRUST COMPANY	NASHVILLE	30,245	131	121
BANK OF BOLIVAR	BOLIVAR	29,859	132	128
UNION BANK	JELLICO	28,869	133	127
FENTRESS COUNTY BANK	JAMESTOWN	28,658	134	139
UNITED SOUTHERN BANK OF MORRISTOWN	MORRISTOWN	28,648	135	138
GREENFIELD BANKING COMPANY	GREENFIELD	28,275	136	145
ANDREW JOHNSON BANK	GREENEVILLE	28,038	137	141
MUNFORD UNION BANK	MUNFORD	27,984	138	146
FARMERS STATE BANK	LEXINGTON	27,892	139	171
BANK OF TRENTON AND TRUST COMPANY	TRENTON	27,760	140	154
CHEATHAM STATE BANK	KINGSTON SPR	27,289	141	159
BANK OF COMMERCE	TRENTON	26,919	142	149
WHITEVILLE BANK	WHITEVILLE	26,852	143	162
WEAKLEY COUNTY BANK	DRESDEN	26,802	144	147
SEQUATCHIE COUNTY BANK	DUNLAP	26,678	145	143
BANK OF CELINA	CELINA	26,190	146	132
FIRST STATE BANK	KENTON	25,926	147	148
ERIN BANK & TRUST COMPANY	ERIN	25,851	148	155
FIRST STATE BANK AND TRUST COMPANY	TIPTONVILLE	25,835	149	144
PICKETT COUNTY BANK AND TRUST COMPANY	BYRDSTOWN	25,667	150	161
FARMERS BANK	PARSONS	25,628	151	151
MERCHANTS PLANTERS BANK	TOONE	25,454	152	152
FIRST SOUTHERN BANK OF RUTHERFORD CO	MURFREESBORO	24,972	153	150
BANK OF HARTSVILLE	HARTSVILLE	24,962	154	157
THE PEOPLES BANK OF ELK VALLEY	FAYETTEVILLE	24,856	155	156
PEOPLES BANK	CLIFTON	24,653	156	160
LIBERTY STATE BANK	LIBERTY	24,352	157	167
FIRST AMERICAN BANK	GREENBACK	24,037	158	158
FARMERS AND MERCHANTS BANK	DYER	23,831	159	163

RANKING OF STATE CHARTERED BANKS BY ASSETS

December 31, 1986

(In Thousands)

NAME OF BANK	LOCATION	TOTAL ASSETS	1986 RANK	1985 RANK
FIRST STATE BANK	MAYNARDVILLE	23,283	160	165
SOUTHERN UNITED BANK OF MCMINN COUNTY	ETOWAH	23,179	161	153
CITIZENS STATE BANK	SO. PITTSBURG	22,891	162	170
BANK OF BRADFORD	BRADFORD	22,769	163	164
FIRST STATE BANK OF FAYETTE COUNTY	SOMERVILLE	22,111	164	169
BANK OF ADAMSVILLE	ADAMSVILLE	21,892	165	176
AMERICAN FIDELITY BANK	ALCOA	21,836	166	177
CITIZENS BANK	BARTSVILLE	21,689	167	166
JOHNSON COUNTY BANK	MOUNTAIN CITY	21,589	168	174
AMERICAN BANK & TRUST COMPANY	CROSSVILLE	21,584	169	179
CITIZENS BANK OF DUNLAP AND PIKEVILLE	DUNLAP	21,232	170	180
BENTON BANKING COMPANY	BENTON	21,170	171	178
FARMERS BANK OF LAWRENCE COUNTY	LAWRENCEBURG	21,062	172	168
BANK OF MIDDLETON	MIDDLETON	20,781	173	172
CITIZENS STATE BANK	TRENTON	20,423	174	175
PEOPLES BANK & TRUST COMPANY	BYRDSTOWN	20,016	175	187
DUKEDOM BANK	DUKEDOM	19,384	176	185
NASHVILLE BANK OF COMMERCE	NASHVILLE	19,275	177	230
THE FIRST BANK OF MAURY COUNTY	COLUMBIA	19,263	178	173
CHESTER COUNTY BANK	HENDERSON	18,412	179	184
COMMERCIAL BANK	ORION	18,400	180	181
TENNESSEE BANK & TRUST	MILLINGTON	18,165	181	200
BANK OF PERRY COUNTY	LOBELVILLE	17,969	182	189
MEDINA BANKING COMPANY	MEDINA	17,816	183	188
CITIZENS BANK	GAINESBORO	17,688	184	191
FARMERS AND MERCHANTS BANK	ADAMSVILLE	17,543	185	183
UNITED CITIZENS BANK OF CHEATHAM COUNTY	ASHLAND CITY	17,446	186	196
BANK OF OBION COUNTY	UNION CITY	17,422	187	194
GATES BANKING AND TRUST COMPANY	GATES	17,307	188	197
BELLS BANKING COMPANY	BELLS	17,302	189	193
CITIZENS STATE BANK	PARSONS	17,278	190	182
CITIZENS CUMBERLAND CITY BANK	CUMBERLAND CTY	17,203	191	192
FARMERS BANK	CORNERSVILLE	17,101	192	186
BANK OF FRIENDSHIP	FRIENDSHIP	16,511	193	190
LEWIS COUNTY BANK	HOHENWALD	16,441	194	203
BANK OF FRANKEWING	FRANKEWING	15,947	195	199
COFFEE COUNTY BANK	MANCHESTER	15,294	196	195
CITIZENS BANK	SNEEDVILLE	14,564	197	201
THE BANK OF EAST RIDGE	EAST RIDGE	14,548	198	216
PEOPLES BANK	BARDIS	14,537	199	206

RANKING OF STATE CHARTERED BANKS BY ASSETS

December 31, 1986

(In Thousands)

NAME OF BANK	LOCATION	TOTAL ASSETS	1986 RANK	1985 RANK
BANK OF NIOTA	NIOTA	13,924	200	209
FIRST STATE BANK	CHAPEL HILL	13,852	201	205
BRIGHTON BANK	BRIGHTON	13,402	202	212
OAKLAND DEPOSIT BANK	OAKLAND	13,243	203	204
BANK OF DYER	DYER	13,074	204	208
CITIZENS BANK	COLLIERVILLE	12,990	205	211
MOSCOW SAVINGS BANK	MOSCOW	12,984	206	202
FARMERS AND MERCHANTS BANK	BUMPUS MILLS	12,909	207	215
FIRST AMERICAN BANK	MCMINNVILLE	12,544	208	207
PEOPLES BANK OF POLK COUNTY	BENTON	12,107	209	226
FIRST AMERICAN BANK	WOODBURY	11,728	210	213
FARMERS AND MERCHANTS BANK	WHITE BLUFF	11,594	211	220
BANK OF HUNTLAND	HUNTLAND	11,593	212	*
CITIZENS BANK	SPENCER	11,227	213	219
CLAY COUNTY BANK	CELINA	11,098	214	214
FARMERS AND MERCHANTS BANK	TREZEVANT	11,062	215	217
FARMERS BANK	WOODLAND MILLS	10,943	216	221
HOME BANKING COMPANY	FINGER	10,465	217	218
BANK OF BELFAST	BELFAST	9,927	218	223
THE LAUDERDALE COUNTY BANK	HALLS	9,593	219	222
BANK OF BELLEVUE	NASHVILLE	9,008	220	227
PLANTERS BANK OF MAURY CITY	MAURY CITY	8,677	221	224
CITIZENS BANK AND TRUST COMPANY	ATWOOD	7,049	222	228
NBC KNOXVILLE BANK	KNOXVILLE	5,321	223	*
BANK OF MASON	MASON	4,440	224	231
HENDERSON COUNTY BANK	LEXINGTON	3,996	225	*
MELTONS BANK	GASSAWAY	307	226	235

*New Bank

LARGEST COMMERCIAL BANKS IN TENNESSEE BY DEPOSIT SIZE

December 31, 1986

NAME OF BANK	CITY	TOTAL DEPOSITS (000)	1986 RANK	1985 RANK
FIRST TENNESSEE, N.A.	MEMPHIS	4,255,373	1	1
FIRST AMERICAN NATIONAL BANK	NASHVILLE	2,157,362	2	3
THIRD NATIONAL BANK	NASHVILLE	2,070,662	3	2
COMMERCE UNION BANK	NASHVILLE	1,913,838	4	4
UNION PLANTERS NATIONAL BANK	MEMPHIS	1,533,293	5	5
NATIONAL BANK OF COMMERCE	MEMPHIS	1,028,522	6	6
AMERICAN NATIONAL BANK & TRUST CO.	CHATTANOOGA	927,719	7	7
FIRST AMERICAN NATIONAL BANK	KNOXVILLE	926,293	8	8
DOMINION BANK OF MIDDLE TENNESSEE	NASHVILLE	588,131	9	9
BOATMEN'S BANK OF TENNESSEE	MEMPHIS	469,860	10	11
FIRST AMERICAN BANK	MEMPHIS	448,802	11	10
FIRST AMERICAN NATIONAL BANK	KINGSPORT	426,604	12	12
MID-SOUTH BANK & TRUST COMPANY	MURFREESBORO	372,211	13	13
FIRST AMERICAN NATIONAL BANK	JACKSON	368,737	14	18
VALLEY FIDELITY BANK & TRUST COMPANY	KNOXVILLE	349,447	15	14
THIRD NATIONAL BANK	KNOXVILLE	328,506	16	16
WILLIAMSON COUNTY BANK	FRANKLIN	326,119	17	17
PIONEER BANK	CHATTANOOGA	316,301	18	15
COMMERCE UNION BANK	MEMPHIS	221,378	19	19
HAMILTON BANK OF UPPER EAST TENNESSEE	JOHNSON CITY	201,736	20	20

REGISTERED MULTI-BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1986)

($000)

	TOTAL ASSETS
AMERICAN BANCSHARES, INC.	
AMERICAN BANK AND TRUST, COOKEVILLE	109,785
AMERICAN BANK & TRUST, CROSSVILLE	21,584
TOTALS	131,369
B.P.C. CORP.	
BANK OF PUTNAM COUNTY, COOKEVILLE	75,037
CUMBERLAND COUNTY BANK, CROSSVILLE	50,758
TOTALS	125,795
BARRETVILLE BANK & TRUST COMPANY	
BARRETVILLE BANK & TRUST, BARRETVILLE	158,407
THE SOMERVILLE BANK & TRUST, SOMERVILLE	63,207
TOTALS	221,614
CBS BANCSHARES, INC.	
CITIZENS BANK, GAINESBORO	17,688
CITIZENS BANK OF SPENCER, SPENCER	11,227
TOTALS	28,915
CITIZEN'S BANCORP INVESTMENT, INC.	
BANK OF CELINA, CELINA	26,190
CITIZEN'S BANK, LAFAYETTE	58,514
TOTALS	84,704
COMMERCE UNION CORP.	
COMMERCE UNION BANK CHATTANOOGA, CHATTANOOGA	133,001
COMMERCE UNION BANK CLARKSVILLE, CLARKSVILLE	111,178
COMMERCE UNION BANK EASTERN, OAK RIDGE	177,117
COMMERCE UNION BANK OF GALLATIN, GALLATIN	81,816
COMMERCE UNION BANK GREENEVILLE, GREENEVILLE	105,219
COMMERCE UNION BANK TRI-CITIES, JOHNSON CITY	69,922
COMMERCE UNION BANK OF MEMPHIS, MEMPHIS	260,336
COMMERCE UNION BANK, NASHVILLE	2,376,111
COMMERCE UNION BANK UNION CITY, UNION CITY	91,561
WILLIAMSON COUNTY BANK, FRANKLIN	358,410
TOTALS	3,764,671
COMMUNITY BANCSHARES, INC.	
THE COMMUNITY BANK OF GERMANTOWN	17,973
TENNESSEE BANK AND TRUST, MILLINGTON	131,391
TOTALS	149,364

REGISTERED MULTI-BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1986)

(000)

	TOTAL ASSETS
COMMUNITY GROUP, INC.	
FENTRESS COUNTY BANK, JAMESTOWN	28,658
THE FIRST STATE BANK, JACKSBORO	33,864
MARION TRUST & BANKING, JASPER	45,349
TOTALS	107,871
DOMINION BANKSHARES CORP.	
DOMINION BANK OF MIDDLE TENNESSEE, NASHVILLE	648,702
THE FIRST NATIONAL BANK, SPARTA	93,827
TOTALS	742,529
FIRST AMERICAN CORP.	
FIRST AMERICAN BANK, GREENBACK	24,037
FIRST AMERICAN BANK, MCMINNVILLE	12,404
FIRST AMERICAN BANK, MEMPHIS	573,997
FIRST AMERICAN BANK, WOODBURY	11,728
FIRST AMERICAN NATIONAL, CHATTANOOGA	165,021
FIRST AMERICAN NATIONAL, JACKSON	414,380
FIRST AMERICAN NATIONAL, KINGSPORT	564,096
FIRST AMERICAN NATIONAL, KNOXVILLE	1,140,192
FIRST AMERICAN NATIONAL BANK, NASHVILLE	2,873,571
THE FIRST NATIONAL BANK, JEFFERSON CITY	56,601
TOTALS	5,816,027
FIRST STATE BANCORPORATION	
THE FIRST STATE BANK AND TRUST COMPANY, TIPTONVILLE	25,835
THE MARTIN BANK, MARTIN	41,238
TOTALS	67,073
INDEPENDENT SOUTHERN BANCSHARES, INC.	
BROWNSVILLE BANK, BROWNSVILLE	84,688
FARMERS UNION BANK, RIPLEY	52,394
THE UNION SAVINGS BANK, COVINGTON	41,337
TOTALS	178,419
IGB CORP., INC.	
THE FIRST NATIONAL BANK, HUNTLAND	11,593
LINCOLN COUNTY BANK, FAYETTEVILLE	49,503
TOTALS	61,096

REGISTERED MULTI-BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1986)

($000)

	TOTAL ASSETS
NATIONAL COMMERCE BANCORPORATION	
NBC KNOXVILLE BANK, KNOXVILLE	5,321
NASHVILLE BANK OF COMMERCE, NASHVILLE	19,275
NATIONAL BANK OF COMMERCE, MEMPHIS	1,357,351
TOTALS	1,381,947
NORTHERN OF TENNESSEE CORP.	
BEDFORD COUNTY BANK, SHELBYVILLE	50,295
CITIZENS CENTRAL BANK, MURFREESBORO	24,972
FIRST SOUTHERN BANK, MOUNT JULIET	49,029
NORTHERN BANK OF TENNESSEE, CLARKSVILLE	190,566
TOTALS	314,862
SECURITY BANCORP OF TENNESSEE, INC.	
BANK OF HALLS, HALLS	30,327
GATES BANKING AND TRUST, GATES	17,307
SECURITY STATE BANK, NEWBERN	40,912
TOTALS	88,546
SWEETWATER VALLEY CORP.	
CITY & COUNTY BANK OF MCMINN COUNTY, ATHENS	31,750
SWEETWATER VALLEY BANK, SWEETWATER	80,294
TOTALS	112,044
THIRD NATIONAL CORP.	
AMERICAN NATIONAL BANK, CHATTANOOGA	1,181,518
BANK OF OBION COUNTY, UNION CITY	17,422
CITIZENS BANK, SAVANNAH	44,383
THE FIRST NATIONAL BANK, LAWRENCEBURG	102,831
HAMILTON BANK OF UPPER EAST TENNESSEE, JOHNSON CITY	242,168
MERCHANTS BANK, CLEVELAND	121,047
MID-SOUTH BANK & TRUST, MURFREESBORO	413,490
THIRD NATIONAL BANK, KNOXVILLE	359,339
THIRD NATIONAL BANK, LAKE CITY	130,445
THIRD NATIONAL BANK, NASHVILLE	2,585,969
THIRD NATIONAL BANK, SEVIERVILLE	103,623
THE UNION BANK, PULASKI	88,863
TOTALS	5,391,098
VOLUNTEER BANCSHARES, INC.	
FIRST NATIONAL BANK OF SELMER, SELMER	28,431
JACKSON NATIONAL BANK, JACKSON	229,065
THE MILAN BANKING COMPANY, MILAN	59,028
TOTALS	316,524

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1986)

(000)

	TOTAL ASSETS
ADAMSVILLE BANCSHARES, INC., ADAMSVILLE	21,892
AMERICAN CITY BANCORP, INC., TULLAHOMA	38,938
ANDREW JOHNSON BANCSHARES, INC., GREENEVILLE	28,038
ARDMORE BANCSHARES, INC., ARDMORE	49,328
BANCORP OF HUNTINGDON, HUNTINGDON	84,908
BANCSHARES OF CAMDEN, INC., CAMDEN	64,919
BANCSHARES OF GLEASON, INC., GLEASON	31,595
BANCSHARES OF RIPLEY, INC., RIPLEY	72,257
BANCTENN CORP., KINGSPORT	96,491
BASIN BANCORP, INC., DUCKTOWN	48,098
BELFAST HOLDING COMPANY, BELFAST	9,927
BENTON BANCSHARES, INC., BENTON	21,170
BOATMEN'S BANCSHARES, INC., ST. LOUIS, MO	483,712
BOC BANCORP, INC., WOODBURY	78,919
BORC FINANCIAL CORPORATION, HARRIMAN	115,067
BRIGHTON BANCORP, INC., BRIGHTON	13,402
CBC BANCORP, INC., COOKEVILLE	154,453
CB&T, INC., MCMINNVILLE	148,944
CENTRAL STATE BANCORP, INC., LEXINGTON	82,745
CHESTER COUNTY BANCSHARES, INC., HENDERSON	18,412
CITCO BANCSHARES, INC., ELIZABETHTON	104,234
CITIZENS BANCORP, INC., NEW TAZEWELL	59,193

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1986)

(000)

	TOTAL ASSETS
CITIZENS CORPORATION, MANCHESTER	48,762
CITIZENS OF GRAINGER COUNTY CORP., RUTLEDGE	54,784
CITIZENS OF HARDEMAN CO. FINANCIAL SERVICES, WHITEVILLE	26,873
CITIZENS UNION BANCORP, INC., ROGERSVILLE	165,530
CLAY COUNTY BANCSHARES, INC., CELINA	11,098
CLAIBORNE HOLDING COMPANY, INC., TAZEWELL	69,529
COFFEE COUNTY BANCSHARES, INC., MANCHESTER	15,294
COMMERCIAL HOLDING COMPANY, PARIS	121,485
COMMUNITY FINANCIAL SERVICES, INC., BOLIVAR	29,859
CONSOLIDATED BANCORPORATION, INC., CHATTANOOGA	34,982
CNB BANCSHARES, INC., SEVIERVILLE	56,230
CROCKETT COUNTY BANCSHARES, INC., BELLS	17,282
CUMBERLAND BANCSHARES, INC., HARTSVILLE	21,689
DICKSON FINANCIAL CORPORATION, DICKSON	62,369
DIXIE BANCSHARES, INC., DUKEDOM	19,384
DYER F & M BANCSHARES, INC., DYER	23,831
EAST RIDGE BANCSHARES, INC., EAST RIDGE	14,548
EAST TENNESSEE BANCORP., INC., KNOXVILLE	76,602
ELK VALLEY BANCSHARES, INC., FAYETTEVILLE	24,856
ETOWAH BANCING COMPANY, ETOWAH	23,179
F & M BANCSHARES, INC., TREZEVANT	11,062

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1986)

(000)

	TOTAL ASSETS
F N BANCORP, INC., TULLAHOMA	46,282
FARMERS AND MERCHANTS BANCORP, INC., DOVER	12,909
FCB CORP., MANCHESTER	48,879
FIRST AMERICAN BANKSHARES, INC., WASHINGTON, D.C.	422,652
FIRST BANCCROSSVILLE, INC., CROSSVILLE	104,518
FIRST CITIZENS BANCORP., CLEVELAND	82,439
FIRST CITIZENS BANCSHARES, INC., DYERSBURG	177,476
FIRST COMMUNITY BANCSHARES, INC., MIDDLETON	20,781
FIRST DICKSON CORP., DICKSON	96,454
FIRST FARMERS BANCSHARES, INC., PORTLAND	70,849
FIRST FARMERS AND MERCHANTS CORP., COLUMBIA	220,909
FIRST FINANCIAL SERVICES, INC., BROWNSVILLE	72,894
FIRST FRANKLIN BANCSHARES, INC., ATHENS	97,723
FIRST HOLDING COMPANY, LIVINGSTON	39,066
FIRST MCMINNVILLE CORP., MCMINNVILLE	109,560
FIRST NATIONAL BANCORP OF LEWISBURG, INC., LEWISBURG	64,065
FIRST NATIONAL BANCORP OF SHELBYVILLE, INC., SHELBYVILLE	128,019
FIRST NATIONAL BANCSHARES CORP., LEXINGTON	43,573
FIRST NATIONAL FINANCIAL CORP., CLARKSVILLE	209,477
FIRST PEOPLES BANCORP, INC., JEFFERSON CITY	46,408
FIRST PIKEVILLE BANCSHARES, INC., PIKEVILLE	28,373
FIRST PULASKI NATIONAL CORPORATION, PULASKI	127,628

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1986)

(000)

	TOTAL ASSETS
FIRST ROANE COUNTY BANKCORP, INC., ROCKWOOD	109,001
FIRST SOUTH BANCORP, INC., SCOTTS HILL	27,892
FIRST SPRINGFIELD NATIONAL CORP., SPRINGFIELD	75,657
FIRST STATE BANCSHARES, INC., SOMERVILLE	22,111
FIRST TENNESSEE NATIONAL CORP., MEMPHIS	5,540,575
FPB CORP., GALLATIN	64,210
FRANKEWING BANCSHARES, INC., FRANKEWING	15,947
FRANKLIN FIRST NATIONAL CORPORATION, DECHERD	55,318
FRIENDSHIP BANCSHARES, INC., FRIENDSHIP	16,511
FSB, INC., COVINGTON	68,014
GARRETT BANCSHARES, INC., GOODLETTSVILLE	116,505
GENERAL BANCSHARES, INC., SOUTH PITTSBURG	22,891
GREENE COUNTY BANCSHARES, INC., GREENEVILLE	186,478
HARDEMAN COUNTY INVESTMENT COMPANY, INC., BOLIVAR	59,648
HARDIN COUNTY BANCSHARES, INC., SAVANNAH	57,173
HARROGATE CORP., HARROGATE	65,482
HARTSVILLE BANCSHARES, INC., HARTSVILLE	24,962
HERITAGE FINANCIAL CORP., LOUDON	44,057
JAMESTOWN UNION BANCSHARES, INC., JAMESTOWN	46,164
LAFOLLETTE FIRST NATIONAL CORP., LAFOLLETTE	56,531
LOUDON COUNTY BANCSHARES, INC., LENOIR CITY	70,205
MACON BANCTRUST, INC., LAFAYETTE	68,319

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1986)

(000)

	TOTAL ASSETS
MEDINA BANCSHARES, INC., MEDINA	17,816
MEIGS COUNTY BANCSHARES, INC., DECATUR	31,883
MERCHANTS STATE HOLDING COMPANY, HUMBOLDT	93,659
MERCHANTS & PLANTERS BANCSHARES, INC., TOONE	25,454
MERCHANTS AND PLANTERS CORP., NEWPORT	112,470
METROPOLITAN BANCSHARES, INC., MUNFORD	27,984
MID-TENNESSEE BANCORP, INC., ASHLAND CITY	53,478
MONROE BANCSHARES, INC., MADISONVILLE	76,847
MOSCOW BANCSHARES, INC., MOSCOW	12,969
NRN CORP., NEWPORT	58,836
PB BANCSHARES, INC., CLIFTON	24,653
PEOPLE BANCORP, INC., MANCHESTER	32,367
PEOPLES BANCSHARES, INC., LEBANON	67,902
THE PEOPLES NATIONAL BANCORP, INC., SHELBYVILLE	90,175
PEOPLES NATIONAL OF LAFOLLIETTE FINANCIAL CO., LAFOLLIETTE	66,925
PEOPLES NATIONAL BANCORP OF LEWISBURG, INC., LEWISBURG	64,065
PERRY COUNTY HOLDING COMPANY, LINDEN	31,435
PICKETT COUNTY BANCSHARES, INC., BYRDSTOWN	25,667
PROGRESSIVE FINANCIAL SERVICES, INC., MCKENZIE	42,438
QUALITY FINANCIAL SERVICES CORP., ALEXANDRIA	52,915
REELFOOT BANCSHARES, INC., UNION CITY	38,219
REPUBLIC BANCSHARES, INC., WINCHESTER	37,674

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1986)

(000)

	TOTAL ASSETS
RHEA COUNTY FINANCIAL CORP., SPRING CITY	30,606
SRT BANCSHARES, INC., SELMER	55,660
SEQUATCHIE COUNTY BANCORP, INC., DUNLAP	26,478
SEQUATCHIE VALLEY BANCSHARES, INC., DUNLAP	21,232
SEVIER COUNTY BANCSHARES, INC., SEVIERVILLE	91,089
SHARON BANCSHARES, INC., SHARON	37,671
SOUTHWEST TENNESSEE BANCSHARES, INC., ADAMSVILLE	17,543
STEWART COUNTY BANCORP, INC., DOVER	42,617
SWG FINANCIAL ENTERPRISES, INC., MORRISTOWN	123,728
TENNESSEE BANCORP, ELIZABETHTON	93,022
TENNESSEE STATE BANCSHARES, INC., GATLINBURG	68,211
TOWNSEND FINANCIAL CORP., PARSONS	25,628
TRACORP, INC., TULLAHOMA	35,209
TRADERS BANCSHARES CORP., NASHVILLE	35,209
TRI-CITY BANCORP, INC., BLOUNTVILLE	201,883
TRI-STATE BANCSHARES, INC., KNOXVILLE	48,946
TROY BANCORP, INC., TROY	30,366
TWIN CITIES FINANCIAL SERVICES, INC., MARYVILLE	89,621
U S BANCSHARES, MORRISTOWN	28,648
UNB CORP., FAYETTEVILLE	97,390
UNION BANCSHARES, INC., LIVINGSTON	52,546
UNION BANCSHARES OF CAMPBELL COUNTY, INC., JELLICO	28,849

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1986)

(000)

	TOTAL ASSETS
UNION PLANTERS CORP., MEMPHIS	2,184,766
UNITED CITIZENS BANCSHARES, INC., ASHLAND CITY	17,446
UPPER CUMBERLAND BANCSHARES, INC., BYRDSTOWN	20,016
VOLUNTEER BANCORP, INC., SNEEDVILLE	14,564
VOLUNTEER STATE BANCSHARES, PORTLAND	66,656
W.B.T. HOLDING COMPANY, MEMPHIS	155,741
WAYNE COUNTY BANCSHARES, INC., WAYNESBORO	34,495
WEST TENNESSEE BANCSHARES, INC., BARTLETT	84,657

STATE CHARTERED COMMERCIAL BANKS

COMPARATIVE STATEMENT OF CONDITION

(000)

ASSETS:		31 DEC 84 235 STATE BANKS	% CHANGE	31 DEC 85 232 STATE BANKS	% CHANGE	31 DEC 86 227 STATE BANKS
1.A	Noninterest-Bearing Balances	931,839	3.22	961,852	19.20	1,146,478
1.B	Interest-Bearing Balances	447,233	7.42	480,412	1.40-	473,670
2	Securities	4,200,996	4.76	4,401,078	6.81	4,700,828
3.	Fed Funds Sold & Sec. Purchased	736,800	18.58	873,677	9.56-	790,147
4.A	Total Loans and Leases	7,426,208	10.47	8,203,560	12.04	9,190,864
B	Reserve for Loan Losses	84,032	13.29	95,202	20.99	115,187
C	Net Loans	7,342,176	10.44	8,108,358	11.93	9,075,677
5.	Assets Held in Trading Accounts	977	47.19-	516	132.75	1,201
6.	Premises and Fixed Assets	269,402	7.90	290,685	3.73	300,484
7.	Other Real Estate Owned	59,292	4.14-	56,838	.82-	56,375
8.	Invest in Unconsol. Subsidiaries	1,984	3.48	2,053	8.48-	1,879
9.	Customer Liab. on Accept. Outstanding	41,451	1.84	42,215	26.73	53,500
10.	Direct Lease Fin/Intangible Assets	19,328	11.35	21,521	10.82-	19,192
11.	Other Assets	305,336	1.67-	300,235	4.66-	286,232
12.	TOTAL ASSETS	14,356,814	8.24	15,539,440	8.79	16,905,663

LIABILITIES		31 DEC 84 235 STATE BANKS	% CHANGE	31 DEC 85 232 STATE BANKS	% CHANGE	31 DEC 86 227 STATE BANKS
13.A	Total Deposits-Domestic	12,524,935	8.28	13,562,487	9.07	14,793,325
13.A1	Noninterest-Bearing Deposits	2,220,734	9.67	2,435,530	9.76	2,673,335
13.A2	Interest-Bearing Deposits	10,304,201	7.98	11,126,957	8.93	12,119,990
13.B	Total Deposits-Foreign	60,349	82.56	110,176	82.78-	60,277
13.B1	Noninterest-Bearing Foreign	0	.00	0	.00	0
13.B2	Interest-Bearing Foreign	60,349	82.56	110,176	82.78-	60,277
14.	Fed Funds Purchased & Sec. Sold	353,080	6.72-	329,358	19.66	394,114
15.	Demand Notes Issued U. S. Treas.	19,578	35.29-	14,626	28.25-	10,494
16.	Other Borrowed Money	13,682	61.80	22,138	90.91	42,264
17.	Mortgage Indebtedness	30,135	.95	30,422	3.36-	29,401
18.	Banks Liability	41,451	1.84	42,215	26.73	53,500
19.	Notes and Debentures	37,706	8.55-	34,482	73.55-	9,120
20.	Other Liabilities	240,848	8.04-	221,491	9.18-	201,149
21.	Total Liabilities	13,321,764	7.85	14,367,395	8.54	15,593,644
22.	Limited Life Preferred Stock	0	.00	0	.00	0

PERCENTAGE DISTRIBUTION OF ASSETS: RECENT TRENDS

	31 DEC 86 227 STATE BANKS
Cash and Due	9.58
Noninterest Bearing Balances	(6.78)
Interest Bearing Balances	(2.80)
Securities	27.81
Loans and Discounts (Gross)	54.37
Federal Funds Sold	4.67
Banking House & Fixtures	1.78
Real Estate & Investments	.33
Other Assets	1.69

PERCENTAGE DISTRIBUTION OF LIABILITIES AND CAPITAL ACCOUNTS: RECENT TRENDS

	31 DEC 86 227 STATE BANKS
Total Deposits	87.86
Noninterest Deposits	(15.81)
Interest Deposits	(72.05)
Fed Funds Pur & Sec Sold	2.33
Preferred Stock	.06
Common Stock	.99
Surplus	1.91
Undivided Profits & Reserves	4.80
All Other Liabilities	2.04

SELECTED STATE BANK COMPOSITE RATIOS: RECENT TRENDS

	R/C LINE	31 DEC 86 227 STATE BANKS
Cash and Due/Total Deposits	(1A+1B/13A+13B)	10.90
Noninterest-Bearing Deposits/Total Deposits	(13A1+13B1/13A+13B)	17.99
Interest-Bearing Deposits/Total Deposits	(13A2+13B2/13A+13B)	82.00
Loans/Deposits	(4A/13A+13B)	61.88
Loans (Net)/Deposits	(4C/13A+13B)	61.10
Equity Capital/Total Deposits	(27/13A+13B)	8.83
Total Capital/Total Deposits	(19+27/13A+13B)	8.90
Loan Reserve/Loans	(4B/4A)	1.25
Equity Capital/Risk Assets	(27/12-1A-1B-6)	8.76
Total Capital/Risk Assets	(19+27/12-1A-1B-6)	8.82
Loans/Total Assets	(4A/12)	54.37
Loans(Net)/Total Assets	(4C/12)	53.69
Total Capital/Total Assets	(19+27/12)	7.82
Total Capital/Loans	(19+27/4A)	14.38
Securities/Total Assets	(2+5/12)	27.81
Banking House & Fixtures/Equity Capital	(6/27)	22.90

STATE CHARTERED COMMERCIAL BANKS

COMPARATIVE STATEMENT OF INCOME

(000)

	31 DEC 1986 227 STATE BANKS
Total Interest Income	1,478,687
Average Bank Interest Income	6,514
Total Interest Expense	821,624
Average Bank Interest Expense	1,619
Income Before Income Taxes & Extraordinary Items	163,171
Average Bank	719
Net Income	167,439
Average Bank Net Income	738

CREDIT UNIONS

STATE CREDIT UNIONS MERGED IN 1986

DATE	
01-30-86	D. J. Employees Credit Union, Greeneville, merged with Consumer Credit Union, Greeneville
03-06-86	Parkwest Hospital Employees Credit Union, Knoxville, merged with Knoxville TVA Credit Union
03-21-86	Crane Chattanooga Employees Credit Union, Chattanooga, merged with Pruett & M & J Employees Credit Union, Chattanooga
04-24-86	D.M.I.S. Credit Association Credit Union, Smyrna, merged with Employees Credit Association Credit Union, Nashville
05-05-86	Rhea Community Credit Union, Dayton, merged with Chattanooga TVA Federal Credit Union, Chattanooga
05-20-86	Pafco Credit Union, Chattanooga, merged with Parkridge Credit Union, Chattanooga
05-23-86	Professional & Industrial Employees Credit Union, Trenton, merged with TVA Western Employees Credit Union, Jackson
06-20-86	Engineered Products Employees Credit Union, Dandridge, merged with Knoxville TVA Credit Union, Knoxville
06-20-86	Tennessee Handbag Savings Association Credit Union, Dandridge, merged with Knoxville TVA Credit Union, Knoxville
06-24-86	BMH Employees Credit Union, Maryville, merged with Y-12 Federal Credit Union, Oak Ridge
07-22-86	Marbruco Credit Union, Nashville, merged with Washington Industries Credit Union, Nashville
07-24-86	NCG Employees Credit Union, Chattanooga, merged with League Central Credit Union, Chattanooga
10-17-86	Tennessee Textiles Employees Credit Union, Bemis, merged with American Family Financial Services Credit Union, Jackson
12-4-86	Tappan-Springfield Employees Credit Union, Springfield, merged with Jesse Holman Jones Hospital Credit Union, Springfield
12-9-86	Power Equipment Employees Credit Union, Knoxville, merged with Knoxville TVA Credit Union, Knoxville
12-12-86	Armira Corporation Credit Union, Bolivar, merged with American Family Financial Credit Union, Jackson
12-16-86	Memphis Protein Employees Credit Union, Memphis, merged with Harvester-Lane Federal Credit Union, Memphis

STATE CREDIT UNIONS LIQUIDATED IN 1986

DATE	
06-24-86	Nabrico Credit Union, Nashville

STATE CREDIT UNION NAME CHANGES IN 1986

DATE	
02-04-86	Tri-State Employees Credit Union to Inland Container Employees Credit Union, Elizabethton
04-16-86	Pruett & M & J Employees Credit Union to Pruett, Crane & Lucky's Credit Union, Chattanooga
07-03-86	S.C.U.S.I.C. to Mutual Guaranty Corporation, Chattanooga
08-06-86	Conalco Employees Credit Union to American Family Financial Services Credit Union, Jackson
08-19-86	E.P.B. Employees Credit Union to EPB Employees Credit Union, Chattanooga

		31 DEC 84 235 STATE BANKS	% CHANGE	31 DEC 85 232 STATE BANKS	% CHANGE	31 DEC 86 227 STATE BANKS
EQUITY CAPITAL						
23	Preferred Stock	9,092	1.29	9,117	18.67	10,817
24	Common Stock	157,363	4.55	164,734	1.61	167,739
25	Surplus	266,248	17.49	286,192	12.71	322,573
26	Undivided Profits & Capital Reserves	602,436	16.19	712,002	13.89	810,890
27	Total Equity Capital	1,035,030	13.24	1,172,045	11.94	1,312,019
28	TOTAL LIABILITIES AND EQUITY CAPITAL	14,356,814	8.24	15,539,440	8.79	16,905,863

CONDITION OF INDIVIDUAL STATE CHARTERED CREDIT UNIONS

December 31, 1986

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	LOANS	SHARES	SPECIAL ACCOUNTS
A.P.B. CO. EMPLS. SAVINGS ASSOCIATION CU	CHATTANOOGA	218,965.89	166,399.02	194,359.90	
A.U.B. EMPLOYEES' CREDIT UNION	ATHENS	197,822.75	102,907.81	161,251.51	
AFG EMPLOYEES CREDIT UNION	KINGSPORT	4,666,018.68	3,219,966.09	3,334,766.90	86,053.10
ALADDIN EMPLOYEES CREDIT UNION	NASHVILLE	6,230,553.54	4,459,576.54	1,290,380.53	
ALLIED PRINTING PLANT EMPLS. C U	CHATTANOOGA	878,791.76	836,847.73	580,305.89	
AMANA EMPLOYEES' CREDIT UNION	FAYETTEVILLE	1,226,656.56	1,138,868.64	603,484.74	
AMOCO EMPLS. SAVINGS ASSN. CREDIT UNION	CHATTANOOGA	106,235.57	94,800.81	84,025.31	
AMERICAN FAMILY FINANCIAL SERVICES	JACKSON	5,657,938.42	4,264,041.09	4,465,007.82	296,343.27
AMERICAN SUNBELT CREDIT UNION	NASHVILLE	13,476,208.22	3,221,899.95	13,530.00	11,001,281.65
AMERICAN UNIFORM CREDIT UNION	CLEVELAND	1,856,305.57	1,611,369.68	1,171,358.95	
APCO EMPLOYEES' CREDIT UNION	ATHENS	640,020.90	482,815.22	601,328.27	
AQUA GLASS EMPLS. CREDIT UNION	ALAMOVILLE	284,316.06	217,321.83	241,599.84	
ATHENS FURNITURE, INC. EMPLOYEES C. U.	ATHENS	135,229.76	114,167.39	116,176.75	
BADDOUR EMPLOYEES' CREDIT ASSN. C. U.	MEMPHIS	383,910.28	323,234.44	347,210.82	
BAPTIST BOARD EMPLOYEES CREDIT UNION	NASHVILLE	14,914,422.82	8,080,951.61	4,742,761.76	7,376,537.21
BAPTIST HOSPITAL CREDIT UNION	NASHVILLE	4,039,267.59	2,807,866.29	844,041.21	2,366,331.97
BAPTIST HOSPITAL EMPLOYEES CREDIT UNION	KNOXVILLE	1,289,252.08	921,551.67	1,116,666.34	94,133.94
BCBST EMPLOYEES CREDIT UNION	CHATTANOOGA	1,736,703.12	1,154,682.39	1,095,922.67	55,139.97
BLAZER CREDIT UNION	CLEVELAND	707,653.68	556,347.09	600,813.08	
BLEDSOE COUNTY CREDIT UNION	PIKEVILLE	32,659.07	28,308.61	27,955.68	
BLUE FLAME CREDIT UNION	NASHVILLE	2,094,408.65	1,098,717.28	725,930.97	862,125.90
BOWATERS EMPLOYEES CREDIT UNION	CALHOUN	31,257,618.68	24,247,224.73	6,636,685.03	10,720,093.76
BRC SAVINGS ASSOCIATION CREDIT UNION	MEMPHIS	19,228.47	520,609.08	144,683.22	
BRISTOL TENNESSEE ELECTRIC SYSTEM C U	BRISTOL	366,315.14	256,198.78	185,805.62	
BRISTOL TENNESSEE TEACHERS' CREDIT UNION	BRISTOL	1,795,075.52	989,186.34	1,666,356.44	
BROCK EMPLOYEES CREDIT UNION	CHATTANOOGA	1,014,967.13	566,620.56	934,930.71	
BROWNIE CREDIT UNION	CLEVELAND	239,586.62	208,861.84	210,896.65	
BUFFALO CREDIT UNION	JOHNSON CITY	308,748.78	179,978.69	268,347.14	
C.P.M. EMPLOYEE'S CREDIT UNION	CLEVELAND	228,188.55	181,344.28	198,105.27	169.86
CANEY FORK COOPERATIVE CREDIT UNION	MCMINNVILLE	453,272.63	138,428.50	407,922.54	
CARTA EMPLOYEES' CREDIT UNION	CHATTANOOGA	196,686.83	168,968.47	161,686.28	
CASCO CREDIT UNION	NASHVILLE	1,377,279.08	854,672.10	544,275.91	
CITY OF MILAN EMPLOYEES CREDIT UNION	MILAN	298,900.38	198,071.42	274,273.29	
CITIZENS OF LEBANON CREDIT UNION	LEBANON	1,167,347.77	854,361.08	548,386.84	516,600.00

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	LOANS	SHARES	SPECIAL ACCOUNTS
CDE EMPLOYEES CREDIT UNION	CLARKSVILLE	979,366.47	797,421.12	415,392.24	
CHATTANOOGA FEDERAL EMPLS. CREDIT UNION	CHATTANOOGA	10,477,663.86	7,872,499.24	8,798,792.—	4,691,648.46
CHATTANOOGA GAS COMPANY CREDIT UNION	CHATTANOOGA	524,324.25	281,123.86	471,187.34	
CHATTANOOGA MUN. EMP. EMPLS. C.U.	CHATTANOOGA	4,314,209.67	2,706,653.56	4,220,134.83	
CHATTANOOGA REFINERY CREDIT UNION	CHATTANOOGA	213,098.24	203,324.9	173,014.34	
CITY EMPLOYEES CREDIT UNION	CHATTANOOGA	6,304,574.16	4,212,131.14	2,072,798.25	1,369,139.62
CITY EMPLOYEES CREDIT UNION	KNOXVILLE	18,183,719.51	8,462,336.94	13,875,727.07	
CITY OF JOHNSON CITY EMPLS. C.U.	JOHNSON CITY	297,777.56	226,592.41	241,621.72	34,156.91
CITY OF MEMPHIS CREDIT UNION	MEMPHIS	41,519,941.70	34,064,621.36	16,946,056.17	
CLEVELAND BRADLEY CO. EMPLS.' C.U.	CLEVELAND	646,658.52	312,998.62	613,986.70	
CLEVELAND-JACKSON SAV. ASSN. C.U.	CLEVELAND	157,603.53	107,259.17	121,275.92	
COATS EMPLOYEES' CREDIT UNION	LAWSON	76,365.50	45,716.29	55,951.73	
COCA-COLA EMPLOYEES' CREDIT UNION	CHATTANOOGA	809,432.73	518,669.82	684,816.83	2,324.58
COLLEGEDALE CREDIT UNION	COLLEGEDALE	11,230,082.93	8,213,965.42	7,385,182.58	119,762.90
COLUMBIA SPONGE CREDIT UNION	COLUMBIA	2,340,079.24	1,294,944.21	612,539.59	
CONSUMER CREDIT UNION	GREENEVILLE	18,771,935.04	14,391,276.27	11,769,383.18	98,377.91
COOK MANUFACTURING EMPLOYEES C.U.	CLEVELAND	388,679.16	351,151.79	370,939.06	
CORRECTION CREDIT UNION	NASHVILLE	1,181,213.70	1,002,547.01	1,062,051.13	6,258.93
CORSON & BLACK CREDIT UNION	NASHVILLE	2,979,284.51	2,522,301.09	806,597.14	1,815,662.39
CUMBERLAND CORPORATION EMPLOYEES' C.U.	CHATTANOOGA	211,731.04	199,574.18	156,294.97	
CUMBERLAND TEACHERS CREDIT UNION	CROSSVILLE	406,842.71	344,991.38	367,667.11	
D. F. EMPLOYEES' CREDIT UNION	CHATTANOOGA	340,877.16	280,920.82	272,199.08	
D.R.S. CREDIT UNION	NASHVILLE	5,515,472.15	4,748,184.39	2,461,305.15	
DIAMOND G. SAVINGS ASSN. CREDIT UNION	GREENEVILLE	1,729,788.24	1,432,868.21	328,418.69	
DIXIE LINE CREDIT UNION	NASHVILLE	3,537,317.3	2,586,907.39	1,786,981.08	340,669.08
DOBBS EMPLOYEES SAVINGS ASSN. C.U.	MEMPHIS	4,477,140.56	3,522,095.60	2,775,574.24	3,408,452.18
DOT CREDIT UNION	NASHVILLE	4,329,761.17	2,351,328.87	1,560,986.67	2,412,602.84
DRIVE CREDIT UNION	GREENEVILLE	901,597.27	535,698.34	328,308.86	455,638.73
DUPONT COMMUNITY CREDIT UNION	KINSTON	11,894,052.89	17,934,825.08	10,684,414.40	8,362,834.68
DUPONT MEMPHIS PLANT EMPLOYEES C.U.	MEMPHIS	6,284,410.96	4,917,127.34	4,629,273.38	1,081,623.68
DYERSBURG CITY EMPLOYEES CREDIT UNION	DYERSBURG	930,732.52	869,610.29	536,278.56	328,124.38
E.A.C. CREDIT UNION	NASHVILLE	1,989,831.21	1,486,144.99	916,994.78	
EAGLE BEND INDUSTRIAL EMPLOYEES C.U.	CLINTON	511,340.75	308,124.51	241,987.44	222,948.63
EASTMAN CREDIT UNION	KINGSPORT	208,577,158.61	151,484,919.44	71,267,844.62	27,199,099.22
EASTWOOD HOSPITAL EMPLOYEES CREDIT UNION	MEMPHIS	82,658.31	76,338.42	56,613.18	1,598.68
EATON CORPORATION GALLATIN CREDIT UNION	GALLATIN	1,858,344.29	1,135,975.43	1,349,284.23	
EDUCATORS CREDIT UNION	NASHVILLE	42,381,074.13	32,428,471.49	17,138,859.17	4,225,367.13
ELECTRIC SERVICE CREDIT UNION	NASHVILLE	27,561,347.97	14,977,234.31	12,111,412.35	836,446.50

RANKING OF STATE CHARTERED CREDIT UNIONS BY ASSETS

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	1986 RANK	1985 RANK
VOLUNTEER CORPORATE CREDIT UNION	BRENTWOOD	299,720,065.43	1	1
EASTMAN CREDIT UNION	KINGSPORT	208,573,258.81	2	2
KNOXVILLE TVA EMPLOYEES CREDIT UNION	KNOXVILLE	140,486,700.66	3	3
MEMPHIS AREA TEACHERS' CREDIT UNION	MEMPHIS	126,189,556.57	4	4
OLD HICKORY EMPLOYEES CREDIT UNION	OLD HICKORY	109,431,322.92	5	5
TENNESSEE TELCO CREDIT UNION	NASHVILLE	55,033,202.33	6	7
TENNESSEE TEACHERS CREDIT UNION	NASHVILLE	54,006,077.37	7	6
EDUCATORS CREDIT UNION	NASHVILLE	52,383,376.71	8	8
U. S. COURTHOUSE CREDIT UNION	NASHVILLE	44,560,683.53	9	9
CITY OF MEMPHIS CREDIT UNION	MEMPHIS	41,519,941.70	10	10
DUPONT COMMUNITY CREDIT UNION	HIXSON	31,980,052.88	11	14
EMPLOYEES' CREDIT ASSOCIATION C. U.	NASHVILLE	31,491,534.84	12	12
BOWATERS EMPLOYEES CREDIT UNION	CALHOUN	31,237,618.68	13	11
KIMBERLY-CLARK EMPLOYEES C U	MEMPHIS	29,313,428.24	14	13
KNOXVILLE TEACHERS CREDIT UNION	KNOXVILLE	26,066,327.97	15	17
LEAGUE CENTRAL CREDIT UNION	CHATTANOOGA	25,811,792.53	16	15
HOLIDAY CORPORATION CREDIT UNION	MEMPHIS	24,480,854.35	17	16
MEAD KINGSPORT CREDIT UNION	KINGSPORT	24,056,236.72	18	18
NASHVILLE POST OFFICE CREDIT UNION	NASHVILLE	23,827,631.67	19	20
ELECTRIC SERVICE CREDIT UNION	NASHVILLE	20,565,367.95	20	23
MUTUAL GUARANTY CORPORATION	CHATTANOOGA	20,189,570.56	21	19
LOWLAND CREDIT UNION	LOWLAND	19,184,879.41	22	22
CONSUMER CREDIT UNION	GREENEVILLE	18,773,975.04	23	25
PLOUGH'S CREDIT UNION	MEMPHIS	18,551,488.85	24	21
FULTON EMPLOYEES CREDIT UNION	KNOXVILLE	18,188,724.03	25	26
CITY EMPLOYEES CREDIT UNION	KNOXVILLE	18,183,719.51	26	24
KNOXVILLE POST OFFICE CREDIT UNION	KNOXVILLE	16,559,293.78	27	27
SOUTHERN CREDIT UNION	CHATTANOOGA	15,193,173.92	28	28
BAPTIST BOARD EMPLOYEES CREDIT UNION	NASHVILLE	14,914,422.82	29	29
JACKSON-MADISON COUNTY TEACHERS C U	JACKSON	14,458,813.75	30	30
AMERICAN SUNBELT CREDIT UNION	NASHVILLE	13,452,206.22	31	31
EPB EMPLOYEES' CREDIT UNION	CHATTANOOGA	11,712,492.00	32	33
KINGSPORT PRESS CREDIT UNION	KINGSPORT	11,552,351.50	33	34
COLLEGEDALE CREDIT UNION	COLLEGEDALE	11,232,082.93	34	35
FIRST COMMUNITY C. U. OF KINGSPORT	KINGSPORT	10,773,336.53	35	32
CHATTANOOGA FEDERAL EMPLS. CREDIT UNION	CHATTANOOGA	10,477,663.86	36	36
TVA WESTERN EMPLOYEES CREDIT UNION	JACKSON	10,149,696.25	37	38
POSTAL EMPLOYEES CREDIT UNION OF JACKSON	JACKSON	10,039,147.40	38	42
POSTAL EMPLOYEES CREDIT UNION	MEMPHIS	10,021,972.76	39	37
LAKESIDE EMPLS. CREDIT UNION	NEW JOHNSONVILLE	9,467,626.95	40	43
SOUTHERN RAILWAY EMPLOYEES CREDIT UNION	KNOXVILLE	9,209,978.19	41	41
HOLLEY CREDIT UNION	PARIS	8,726,993.19	42	39
HAPPY VALLEY CREDIT UNION	ELIZABETHTON	8,430,558.99	43	44
DUPONT MEMPHIS PLANT EMPLOYEES C. U.	MEMPHIS	8,288,410.90	44	40

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	LOANS	SHARES	SPECIAL ACCOUNTS
ELIZABETHTON TEACHERS' CREDIT UNION	ELIZABETHTON	4,414,979.22	3,465,731.47	2,801,373.95	
EMPLOYEES C U COCA-COLA BOTTLING WORKS	NASHVILLE	307,719.76	296,569.23	240,288.38	
EMPLOYEES' CREDIT ASSOCIATION C. U.	NASHVILLE	31,491,534.84	20,561,031.82	10,215,235.14	
EMPLOYMENT SECURITY C.U.	NASHVILLE	8,061,585.90	5,199,473.38	4,539,052.64	3,163.42
EPB EMPLOYEES' CREDIT UNION	CHATTANOOGA	11,712,492.00	5,470,126.20	4,610,365.51	
EPCO CREDIT UNION	SHELBYVILLE	4,807,967.15	4,216,786.44	1,484,806.54	17,307.11
ERLANGER HOSPITAL EMPLOYEES' C U	CHATTANOOGA	6,083,601.38	3,445,183.66	2,075,339.32	4,513.25
FIRST CENTRAL CREDIT UNION OF MEMPHIS	MEMPHIS	6,040,516.68	4,910,661.48	5,606,248.32	5,427.75
FIRST COMMUNITY C. U. OF KINGSPORT	KINGSPORT	10,773,336.53	7,110,598.15	3,605,023.18	1,227,984.72
FORMEX COMPANY EMPLOYEES CREDIT UNION	GREENEVILLE	462,820.52	354,989.99	365,079.57	
FORT SANDERS HOSPITAL EMPLOYEES C U	KNOXVILLE	3,709,037.71	3,137,313.92	3,371,820.76	
FREE PRESS CREDIT UNION	CHATTANOOGA	1,141,531.34	902,150.97	742,809.29	236,000.00
FRONTIER COMMUNITY CREDIT UNION	BETHPAGE	5,136,887.10	4,601,839.07	1,100,846.37	
FULTON EMPLOYEES CREDIT UNION	KNOXVILLE	18,188,724.03	9,316,124.72	6,369,751.70	
GALLATIN STEAM PLANT CREDIT UNION	GALLATIN	1,754,184.93	1,445,579.24	1,594,727.43	
GAPCO EMPLOYEES' CREDIT UNION	GALLATIN	132,224.93	88,270.14	120,394.83	
GEORGIA BOOT DURANGO EMPLOYEES' C. U.	FRANKLIN	345,591.01	267,133.94	267,233.86	1,967.36
GILMAN EMPLOYEES' SAVINGS ASSN. C U	CHATTANOOGA	803,057.24	515,084.65	225,665.23	
GLEASON H.I. SAVERS' CREDIT UNION	GLEASON	116,653.60	84,986.89	108,684.46	
GOLDSMITH EMPLOYEES CREDIT UNION	MEMPHIS	2,895,267.46	1,167,754.88	2,608,455.88	
GOODYEAR TIRE & RUBBER EMPLS. C U	UNION CITY	2,062,843.84	1,508,981.17	1,291,774.82	2,697.00
GOVERNMENT EMPLS. CU OF EAST TENNESSEE	MOUNTAIN HOME	6,486,985.67	3,393,796.42	2,641,250.88	1,199,529.47
GREENEVILLE CITY EMPLOYEES' CREDIT UNION	GREENEVILLE	749,012.84	652,725.79	622,560.73	
GREENEVILLE WORKS EMPLS. SAV. ASSN. C U	GREENEVILLE	410,127.63	275,864.85	248,252.92	110,000.00
H.I.S. BRUCETON SAVINGS ASSOCIATION C U	BRUCETON	650,640.81	328,007.76	493,469.38	
HAPPY VALLEY CREDIT UNION	ELIZABETHTON	8,430,558.99	6,902,776.56	1,709,325.13	5,014,010.82
HARDIN COUNTY HOSPITAL EMPLOYEES C U	SAVANNAH	153,810.86	105,992.64	99,981.19	23,000.00
HARMAN INTERNATIONAL CREDIT UNION	BOLIVAR	647,940.47	525,852.61	483,888.57	
HEIL-QUAKER EMPLOYEES CREDIT UNION	LEWISBURG	2,941,013.24	1,849,700.52	2,532,707.58	
HERMITAGE CREDIT UNION	NASHVILLE	2,765,705.08	1,965,526.03	2,400,024.29	2,000.00
HOLIDAY CORPORATION CREDIT UNION	MEMPHIS	24,480,854.35	11,268,856.48	15,723,505.56	284,111.65
HOLLEY CREDIT UNION	PARIS	8,726,993.19	3,411,403.61	6,591,065.71	5,859.00
HOLLISTON MILLS EMPLOYEES' CREDIT UNION	KINGSPORT	1,205,041.92	854,032.17	666,584.42	437,746.01
HOLSTON VALLEY CREDIT UNION	KINGSPORT	3,538,344.25	2,160,528.62	2,291,804.84	470,284.90
HOSPITAL EMPLOYEES CREDIT UNION	MEMPHIS	5,160,799.17	2,321,886.08	1,954,390.31	28,318.24
HURD EMPLOYEES CREDIT UNION	GREENEVILLE	593,762.76	486,816.71	482,792.67	
IBEW LOCAL 846 CREDIT UNION	CHATTANOOGA	1,450,254.96	1,192,635.11	612,001.11	
IDEAL EMPLOYEES CREDIT UNION	MURFREESBORO	138,949.85	60,210.96	127,967.12	

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	LOANS	SHARES	SPECIAL ACCOUNTS
ILLINOIS CENTRAL GULF EMPLOYEES C U	MEMPHIS	4,451,386.81	2,373,159.61	2,507,437.31	1,306.18
INDIAN PATH CREDIT UNION	KINGSPORT	382,339.65	352,950.67	290,488.44	
INDUSTRIAL CREDIT UNION	LEWISBURG	684,741.77	442,010.58	624,611.66	
INDUSTRIAL CREDIT UNION OF NASHVILLE	NASHVILLE	1,195,909.36	614,416.35	492,803.28	17,473.14
INLAND CONTAINER CU OF ELIZABETHTON	ELIZABETHTON	1,224,606.82	550,609.21	807,384.96	155,000.00
J.H.S. EMPLOYEES CREDIT UNION	HUMBOLDT	57,451.20	21,272.47	47,207.23	
JACK DANIEL EMPLOYEES' CREDIT UNION	LYNCHBURG	2,270,121.32	640,146.97	2,001,674.52	
JACKSON CITY AND COUNTY EMPLS. C U.	JACKSON	2,880,887.85	2,638,684.42	1,716,734.07	
JACKSON-MADISON COUNTY TEACHERS C U	JACKSON	14,458,815.75	12,892,301.54	8,470,434.92	8,436.46
JAMISON EMPLOYEES CREDIT UNION	NASHVILLE	128,502.16	106,890.20	89,904.09	
JEFFERSON COUNTY EDUCATORS' CREDIT UNION	DANDRIDGE	271,715.57	205,655.99	257,208.24	
JEFFERSON MEM. HOSP SAV ASSN. CU	JEFFERSON CITY	145,064.38	107,635.47	100,799.91	15,915.00
JESSE HOLMAN JONES HOSPITAL CREDIT UNION	SPRINGFIELD	757,649.89	632,739.62	431,847.82	12,715.10
JOHN DEERE EMPLOYEES' CREDIT UNION	MEMPHIS	3,437,735.13	2,174,022.12	453,525.98	2,478,593.27
JOHN SEVIER TVA EMPLOYEES CREDIT UNION	ROGERSVILLE	1,916,282.40	1,643,549.76	.00	
JOHNSON CITY FEDERAL EMPLOYEES C U	JOHNSON CITY	289,825.72	137,514.34	229,329.12	
JOHNSONVILLE TVA EMPLOYEES CREDIT UNION	CAMDEN	8,084,809.05	5,819,872.09	2,819,796.61	340,769.39
JUSTEN'S EMPLOYEES CREDIT UNION	SHELBYVILLE	144,432.52	111,833.59	122,364.79	
KERN'S EMPLOYEES CREDIT UNION	KNOXVILLE	672,576.21	442,016.12	567,666.75	
KIMBERLY-CLARK EMPLOYEES C U	MEMPHIS	29,313,428.24	17,064,797.90	12,337,851.75	233,883.07
KINGSPORT POSTAL & FEDERAL EMPLS. CU	KINGSPORT	766,314.76	565,593.25	638,983.57	2,725.00
KINGSPORT PRESS CREDIT UNION	KINGSPORT	11,552,351.50	8,335,057.16	5,375,684.16	181,426.91
KINGSTON TVA EMPLOYEES CREDIT UNION	KINGSTON	1,679,723.37	1,113,563.47	1,508,045.15	
KNOX CO. EMPLOYEES CREDIT UNION	KNOXVILLE	1,259,301.30	1,186,863.54	516,000.62	
KNOXVILLE NEWS-SENTINEL EMPLOYEES C U	KNOXVILLE	1,587,280.38	752,888.58	1,450,257.55	
KNOXVILLE POST OFFICE CREDIT UNION	KNOXVILLE	16,559,293.78	12,468,009.92	10,749,287.37	1,871.27
KNOXVILLE TEACHERS CREDIT UNION	KNOXVILLE	26,066,327.97	20,971,322.69	20,532,852.00	
KNOXVILLE TVA EMPLOYEES CREDIT UNION	KNOXVILLE	140,486,700.66	102,786,086.08	34,310,781.83	37,504,757.90
KRE CREDIT UNION	DAYTON	175,885.83	151,060.42	148,679.93	
L.M.P.C.O. EMPLOYEES CREDIT ASSN. C U	LEXINGTON	336,113.94	321,013.17	231,517.17	6,463.62
LAKESIDE EMPLS. CREDIT UNION	NEW JOHNSONVIL	9,467,626.95	6,629,473.30	2,550,295.28	9,724.57
LANGSTON BAG CO. EMPLS. SAV. ASSN. C U	MEMPHIS	55,908.27	48,337.53	46,821.21	
LANIER CLOTHES EMPLS. CR. ASSN. C. U.	DECHERD	321,089.46	264,272.04	193,690.03	56,831.94
LEAGUE CENTRAL CREDIT UNION	CHATTANOOGA	25,811,792.53	15,151,157.16	14,768,782.61	7,185,337.59
LEON-FERENBACH EMPLOYEES CREDIT UNION	JOHNSON CITY	104,567.76	83,976.31	80,566.01	
LEWIS COUNTY COMMUNITY DEVELOPMENT C. U.	HOHENWALD	2,453,534.36	1,802,695.64	86,533.72	
LODGE 2212 CREDIT UNION	COOKEVILLE	345,798.42	287,511.49	281,649.76	
LOWLAND CREDIT UNION	LOWLAND	19,184,879.41	9,837,761.58	4,059,100.65	9,997,406.87

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	LOANS	SHARES	SPECIAL ACCOUNTS
M.B.C. EMPLOYEES' CREDIT UNION	CHATTANOOGA	925,405.03	681,300.64	839,022.40	
M.H.A. CREDIT UNION	MEMPHIS	554,908.11	474,677.28	313,887.29	68,901.83
M.P.D. EMPLOYEES CREDIT UNION	NASHVILLE	3,181,828.00	1,730,118.79	2,157,768.32	11,329.07
MADISON COUNTY IND. PARK CRE. ASSN. C U	JACKSON	828,455.77	750,855.20	637,583.03	122,558.81
MAGIC CHEF SAV. ASSN. CREDIT UNION	CLEVELAND	1,833,585.36	1,367,287.86	1,182,943.22	
MARYVILLE MUNICIPAL CREDIT UNION	MARYVILLE	3,157,758.17	2,817,844.36	2,175,659.65	
MAURY EDUCATORS' CREDIT UNION	COLUMBIA	1,711,285.51	947,941.28	1,414,703.91	
MAURY PROGRESSIVE CREDIT UNION	COLUMBIA	3,994,512.63	1,339,692.65	1,455,940.07	689,584.73
MCDOWELL INDUSTRIES EMPLOYEES C U	MEMPHIS	54,075.86	26,610.96	47,085.27	
MCKEE BAKING CO. EMPLOYEES CREDIT UNION	COLLIERDALE	4,413,715.48	3,309,155.84	1,981,530.86	3,559.70
MCNAIRY CO. EDUCATIONAL CREDIT UNION	SELMER	86,162.80	82,003.24	61,161.21	
MCQUIDDY CREDIT UNION	NASHVILLE	556,303.32	428,635.19	213,561.94	
MEAD HARRIMAN CREDIT UNION	HARRIMAN	392,305.46	312,912.09	106,778.36	156,139.86
MEAD KINGSPORT CREDIT UNION	KINGSPORT	24,056,236.72	11,508,099.24	11,140,891.32	
MEDICAL CENTER CREDIT UNION	CROSSVILLE	346,271.33	323,205.26	226,974.96	
MEDICAL CENTER CREDIT UNION	JOHNSON CITY	2,929,088.31	2,199,614.28	2,414,244.86	
MEHARRY-HUBBARD CREDIT UNION	NASHVILLE	845,707.68	789,270.67	591,075.29	81,508.15
MEMORIAL HOSP. SAV. ASSN. CREDIT UNION	CLARKSVILLE	1,999,084.86	1,604,486.21	446,940.29	275,857.69
MEMPHIS AREA TEACHERS' CREDIT UNION	MEMPHIS	126,189,556.57	72,658,089.26	34,116,067.88	36,270,736.82
MEMPHIS HARDWOOD CREDIT UNION	MEMPHIS	303,156.61	184,301.44	282,959.80	
MEMPHIS PUBLISHING CO. EMPLOYEES' C U	MEMPHIS	5,487,851.32	4,034,341.36	1,057,922.70	2,400,947.74
METRO EMPLOYEES CREDIT UNION	NASHVILLE	5,179,147.39	4,153,045.43	2,615,779.60	
METROPOLITAN TEACHERS CREDIT UNION	NASHVILLE	726,638.31	599,405.48	409,996.74	
MILLER'S EMPLOYEES SAV. ASSN. C U	KNOXVILLE	2,801,481.49	1,686,283.98	2,072,685.06	
MORGAN COUNTY TEACHERS CREDIT UNION	WARTBURG	338,942.50	256,344.46	281,896.47	
MTEMC CREDIT UNION	MURFREESBORO	1,096,959.00	620,990.42	988,478.64	
MUNICIPAL EMPLOYEES CREDIT UNION	KINGSPORT	2,655,983.73	2,268,827.76	1,292,489.29	20,867.40
MURRAY OHIO SAV. ASSN. CREDIT UNION	LAWRENCEBURG	6,961,184.22	4,241,236.34	3,598,196.09	
MUTUAL GUARANTY CORPORATION	CHATTANOOGA	20,189,570.56	542,170.31	16,990,890.66	
N.G.H. CREDIT UNION	NASHVILLE	2,461,466.46	1,615,462.23	836,561.58	420,390.76
NASHVILLE FIREMEN'S CREDIT UNION	NASHVILLE	5,643,845.08	2,345,084.91	1,069,137.76	72,790.43
NASHVILLE MEMORIAL HOSPITAL CREDIT UNION	MADISON	6,199,322.52	3,144,096.54	1,524,170.97	3,341,028.52
NASHVILLE POST OFFICE CREDIT UNION	NASHVILLE	23,827,691.67	6,182,340.99	7,513,850.99	
NASHVILLE TRANSIT CREDIT UNION	NASHVILLE	981,080.73	790,759.22	472,415.43	51,099.20
NEWSPAPER AND PRINTERS CREDIT UNION	NASHVILLE	2,042,276.24	1,859,046.04	1,003,677.26	732,676.12
O.C.F. EMPLOYEES' CREDIT UNION	JACKSON	1,057,576.34	697,939.50	951,220.35	
O.M.C. EMPLOYEES' CREDIT UNION	CHARLESTON	5,971,817.52	2,852,749.15	3,529,157.54	
OLAN MILLS SAVINGS ASSOCIATION C U	CHATTANOOGA	2,098,402.71	1,704,231.18	1,906,833.20	

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	LOANS	SHARES	SPECIAL ACCOUNTS
OLD HICKORY EMPLOYEES CREDIT UNION	OLD HICKORY	109,431,322.92	88,069,841.80	40,803,785.65	22,892,216.66
OLIVET BAPTIST CREDIT UNION	MEMPHIS	78,115.22	49,880.71	59,727.74	109.94
P.I.A.S. CREDIT UNION	NASHVILLE	3,473,983.20	2,557,629.64	2,621,404.96	
PARAMOUNT EMPLOYEES CREDIT UNION	MURFREESBORO	204,053.31	188,187.68	90,685.17	3,992.30
PARCEL EMPLOYEES CREDIT UNION	MEMPHIS	1,659,864.35	1,557,313.07	1,295,372.74	
PARKRIDGE CREDIT UNION	CHATTANOOGA	1,049,198.99	820,513.80	971,475.43	
PATHWAY CREDIT UNION	CLEVELAND	808,106.40	697,421.53	444,714.99	
PET MILK EMPLOYEES CREDIT UNION	GREENEVILLE	3,872,144.22	3,642,884.09	1,574,335.31	
PLOUGH'S CREDIT UNION	MEMPHIS	18,551,488.85	10,825,602.48	12,798,923.65	
PORTER-CABLE EMPLOYEES CREDIT UNION	JACKSON	661,601.58	386,735.92	487,736.29	
POSTAL EMPLOYEES CREDIT UNION	MEMPHIS	10,021,972.76	7,973,478.71	5,556,954.60	
POSTAL EMPLOYEES CREDIT UNION OF JACKSON	JACKSON	10,039,147.40	5,702,497.18	7,597,824.10	229,624.92
POWER EQUIPMENT EMPLOYEES CREDIT UNION	KNOXVILLE	480,456.10	274,947.36	440,562.34	
POWERMATIC EMPLOYEES CREDIT UNION	MCMINNVILLE	164,260.47	86,376.13	121,557.06	
PRC EMPLOYEES CREDIT ASSN. CREDIT UNION	PARIS	379,590.29	208,619.13	232,119.99	18,514.31
PROFESSIONAL TEACHERS CREDIT UNION	MCMINNVILLE	541,008.24	261,153.33	353,264.63	84,500.00
PROVIDENT EMPLOYEES' CREDIT UNION	CHATTANOOGA	7,097,954.08	4,072,486.63	3,630,020.78	2,059,484.36
PRUETT, CRANE AND LUCKY'S CREDIT UNION	CHATTANOOGA	638,789.28	450,195.14	544,013.88	
R. G. CREDIT UNION	RUTHERFORD	495,984.18	308,398.01	441,002.83	
RAILWAY MAIL SERVICE CREDIT UNION	MEMPHIS	3,278,893.61	2,111,183.51	489,867.78	2,305,454.53
RED FOOD EMPLOYEES' SAV. ASSN. C U	CHATTANOOGA	839,997.83	739,950.98	758,765.44	
RICHARDS EMPLOYEES CREDIT UNION	MEMPHIS	2,536,469.17	2,133,411.71	756,112.80	
ROBINSON MFG. EMPLS. CREDIT UNION	DAYTON	394,698.74	352,005.68	373,838.95	
ROHM AND HAAS EMPLOYEES CREDIT UNION	KNOXVILLE	7,599,578.89	2,875,586.29	2,743,512.68	3,621,343.73
SALTILLO MFG. CO. CREDIT ASSN. C U	SALTILLO	123,272.87	48,512.77	93,590.88	
SIGNAL CEMENT WORKERS CREDIT UNION	CHATTANOOGA	1,022,094.39	955,550.73	829,458.12	
SIGNAL EMPLOYEES CREDIT UNION	CHATTANOOGA	828,287.18	509,445.02	727,438.12	
SLIMCO EMPLOYEES CREDIT UNION	NASHVILLE	170,569.18	156,864.89	133,451.08	
SOUTHERN CREDIT UNION	CHATTANOOGA	15,193,173.92	11,584,437.35	5,981,357.93	5,684,208.99
SOUTHERN RAILWAY EMPLOYEES CREDIT UNION	KNOXVILLE	9,209,978.19	3,348,460.63	3,071,228.86	4,367,011.80
ST. JOHN CREDIT UNION	MEMPHIS	31,788.89	4,748.57	26,082.65	
ST. JUDE EMPLOYEES CREDIT UNION	MEMPHIS	1,132,968.27	829,631.22	970,584.17	
ST. MARY'S HOSPITAL EMPLOYEES C U	KNOXVILLE	3,306,888.21	1,820,937.60	1,222,505.93	957,384.63
ST. THOMAS HOSPITAL EMPLOYEES C U	NASHVILLE	6,511,340.12	3,795,157.79	1,520,992.99	623,201.21
SULLIVAN COUNTY EDUCATIONAL ASSN C U	KINGSPORT	1,337,599.79	760,344.48	1,189,814.19	
SUPER BUBBLE SAV. ASSN. CREDIT UNION	MEMPHIS	301,256.14	213,379.18	250,478.92	
T.E.C. EMPLOYEES' CREDIT UNION	CHATTANOOGA	211,254.77	194,378.10	178,958.93	
TAPPAN SPRINGFIELD EMPLS. C. U.	SPRINGFIELD	139,232.90	104,695.60	116,495.93	

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	LOANS	SHARES	SPECIAL ACCOUNTS
TEAMSTERS LOCAL 327 CREDIT UNION	NASHVILLE	134,995.28	116,269.68	98,175.64	
TENNESSEE ASSN. OF UTILITY DISTRICT CU	MURFREESBORO	178,773.18	150,138.30	163,949.86	
TENNESSEE DEPARTMENT OF SAFETY C U	NASHVILLE	1,920,270.95	1,353,864.55	980,629.09	
TENNESSEE GRANGE CREDIT UNION	SEYMOUR	84,646.47	57,282.89	63,192.18	
TENNESSEE MILL EMPLOYEES CREDIT UNION	KNOXVILLE	142,522.18	90,758.16	115,141.82	
TENNESSEE PAPER MILLS CREDIT UNION	CHATTANOOGA	1,387,907.59	998,061.33	1,313,596.65	
TENNESSEE PRIDE EMPLOYEES CREDIT UNION	MADISON	478,915.03	394,250.55	266,824.71	10,250.00
TENNESSEE TEACHERS CREDIT UNION	NASHVILLE	54,006,077.37	29,893,241.59	12,067,856.63	2,720,489.04
TENNESSEE TELCO CREDIT UNION	NASHVILLE	55,033,202.33	36,649,851.04	9,769,673.04	24,472,496.94
TENNESSEE WORKERS CREDIT UNION	NASHVILLE	8,168,962.13	5,026,808.14	4,410,767.61	
TFC CREDIT UNION	LAVERGNE	1,820,865.11	822,323.24	596,962.79	833,200.00
THE BERKLINE EMPLOYEES SAV. ASSN. C U	MORRISTOWN	7,044,867.01	5,306,393.24	2,145,679.46	47,485.05
TIMES PRINTING COMPANY CREDIT UNION	CHATTANOOGA	1,141,577.10	806,622.76	517,654.10	
TODDLER CREDIT UNION	CLEVELAND	112,556.33	96,711.73	90,161.65	
TOP-O-RING EMPLOYEES CREDIT UNION	LEBANON	402,375.47	230,092.67	220,692.56	
TPI EMPLOYEES SAV. ASSN. CREDIT UNION	JOHNSON CITY	191,250.80	153,285.75	170,506.60	
TRANSIT EMPLOYEES CREDIT UNION	KNOXVILLE	528,800.46	494,414.16	148,497.75	289,679.18
TVA WESTERN EMPLOYEES CREDIT UNION	JACKSON	10,149,696.25	6,325,873.91	4,987,037.31	721,796.55
U. S. COURTHOUSE CREDIT UNION	NASHVILLE	44,560,683.53	28,585,577.95	18,149,569.70	
U. S. T. C. EMPLOYEES CREDIT UNION	NASHVILLE	285,068.63	263,968.01	245,394.62	
UNARCO EMPLOYEES CREDIT UNION	SPRINGFIELD	291,122.34	228,981.26	241,004.53	
UNITED CREDIT UNION	ROGERSVILLE	760,838.70	711,629.60	711,159.37	
UPPER EAST TENNESSEE MEDICAL SERVICE	JOHNSON CITY	104,750.82	100,160.09	51,775.57	
VANDERBILT UNIVERSITY EMPLOYEES C U	NASHVILLE	4,149,064.77	2,180,904.79	3,616,436.87	
VELSICOL EMPLOYEES CREDIT UNION	CHATTANOOGA	582,974.05	284,092.98	425,249.99	32,000.00
VINYLEX EMPLOYEES CREDIT UNION	KNOXVILLE	639,170.49	540,513.23	499,285.44	
VOLUNTEER CORPORATE CREDIT UNION	BRENTWOOD	299,720,065.43	14,886,754.16	199,471,204.75	
VOLUNTEER CREDIT UNION	CHATTANOOGA	513,611.24	330,840.67	304,882.12	148,700.61
WALKER DIE CASTING EMPLS. C. U.	LEWISBURG	41,631.98	32,143.53	38,813.29	
WALLACE HARDWARE EMPLOYEES CREDIT UNION	MORRISTOWN	326,271.38	214,265.07	171,588.79	
WASHINGTON INDUSTRIES CREDIT UNION	NASHVILLE	2,553,052.84	1,181,377.55	2,273,318.63	
WASIOTA CREDIT UNION	MADISON	901,957.57	716,018.53	634,027.36	52,700.69
WATTS BAR TVA EMPLOYEES CREDIT UNION	SPRING CITY	938,502.86	783,881.71	676,061.03	
WCG EMPLOYEES CREDIT UNION	MARTIN	269,496.62	190,544.88	225,687.85	
WERTHAN EMPLOYEES CREDIT UNION	NASHVILLE	828,466.89	786,806.43	249,873.73	436,420.26
WHITE WING PUBLISHING SAV. ASSN. C U	CLEVELAND	150,296.06	79,168.70	115,784.05	
WICO CREDIT UNION	CHATTANOOGA	85,591.33	60,815.93	68,339.43	
WSM/WSMV CREDIT UNION	NASHVILLE	1,738,895.59	1,105,192.04	641,514.49	1,019,901.16
YAT EMPLOYEES CREDIT UNION	LENOIR CITY	1,072,611.17	714,353.51	901,314.33	

RANKING OF STATE CHARTERED CREDIT UNIONS BY ASSETS

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	1986 RANK	1985 RANK
TENNESSEE WORKERS CREDIT UNION	NASHVILLE	8,168,962.13	45	45
JOHNSONVILLE TVA EMPLOYEES CREDIT UNION	CAMDEN	8,084,809.05	46	48
EMPLOYMENT SECURITY C.U.	NASHVILLE	8,061,585.90	47	47
ROHM AND HAAS EMPLOYEES CREDIT UNION	KNOXVILLE	7,599,578.89	48	46
PROVIDENT EMPLOYEES' CREDIT UNION	CHATTANOOGA	7,097,954.08	49	49
THE BERKLINE EMPLOYEES SAV. ASSN. C U	MORRISTOWN	7,044,867.01	50	50
MURRAY OHIO SAV. ASSN. CREDIT UNION	LAWRENCEBURG	6,961,184.22	51	52
ST. THOMAS HOSPITAL EMPLOYEES C U	NASHVILLE	6,511,340.12	52	53
GOVERNMENT EMPLS. CU OF EAST TENNESSEE	MOUNTAIN HOME	6,486,985.67	53	51
DOBBS EMPLOYEES SAVINGS ASSN. C. U.	MEMPHIS	6,477,061.58	54	55
CITY EMPLOYEES CREDIT UNION	CHATTANOOGA	6,304,574.16	55	56
ALADDIN EMPLOYEES CREDIT UNION	NASHVILLE	6,230,553.54	56	60
NASHVILLE MEMORIAL HOSPITAL CREDIT UNION	MADISON	6,199,322.52	57	58
ERLANGER HOSPITAL EMPLOYEES' C U	CHATTANOOGA	6,083,601.38	58	62
FIRST CENTRAL CREDIT UNION OF MEMPHIS	MEMPHIS	6,040,518.68	59	54
AMERICAN FAMILY FINANCIAL SERVICES	JACKSON	5,657,938.42	60	66
D.H.S. CREDIT UNION	NASHVILLE	5,515,472.15	61	64
MEMPHIS PUBLISHING CO. EMPLOYEES' C U	MEMPHIS	5,487,851.32	62	57
METRO EMPLOYEES CREDIT UNION	NASHVILLE	5,179,147.39	63	61
FRONTIER COMMUNITY CREDIT UNION	BETHPAGE	5,136,887.10	64	59
EPCO CREDIT UNION	SHELBYVILLE	4,807,967.15	65	69
CHATTANOOGA MEM. HOSP. EMPLS. C U	CHATTANOOGA	4,514,209.67	66	78
ILLINOIS CENTRAL GULF EMPLOYEES C U	MEMPHIS	4,451,386.81	67	63
AFG EMPLOYEES CREDIT UNION	KINGSPORT	4,446,018.48	68	65
ELIZABETHTON TEACHERS' CREDIT UNION	ELIZABETHTON	4,414,979.22	69	80
MCKEE BAKING CO. EMPLOYEES CREDIT UNION	COLLEGEDALE	4,413,715.46	70	68
DOT CREDIT UNION	NASHVILLE	4,329,763.17	71	76
VANDERBILT UNIVERSITY EMPLOYEES C U	NASHVILLE	4,149,064.77	72	75
BAPTIST HOSPITAL CREDIT UNION	NASHVILLE	4,039,267.59	73	82
MAURY PROGRESSIVE CREDIT UNION	COLUMBIA	3,994,512.63	74	81
O.M.C. EMPLOYEES' CREDIT UNION	CHARLESTON	3,971,817.52	75	77
NASHVILLE FIREMEN'S CREDIT UNION	NASHVILLE	3,943,845.08	76	67
PET MILK EMPLOYEES CREDIT UNION	GREENEVILLE	3,872,144.22	77	72
FORT SANDERS HOSPITAL EMPLOYEES C U	KNOXVILLE	3,709,037.71	78	86
HOLSTON VALLEY CREDIT UNION	KINGSPORT	3,538,544.25	79	88
DIXIE LINE CREDIT UNION	NASHVILLE	3,517,317.30	80	71
P.I.A.S. CREDIT UNION	NASHVILLE	3,473,983.20	81	73
JOHN DEERE EMPLOYEES' CREDIT UNION	MEMPHIS	3,437,735.13	82	70
ST. MARY'S HOSPITAL EMPLOYEES C U	KNOXVILLE	3,306,888.21	83	83
RAILWAY MAIL SERVICE CREDIT UNION	MEMPHIS	3,278,893.61	84	74
M.P.D. EMPLOYEES CREDIT UNION	NASHVILLE	3,181,828.00	85	90
HOSPITAL EMPLOYEES CREDIT UNION	MEMPHIS	3,160,799.17	86	79
MARYVILLE MUNICIPAL CREDIT UNION	MARYVILLE	3,157,758.17	87	89
CORROON & BLACK CREDIT UNION	NASHVILLE	2,979,266.51	88	84

RANKING OF STATE CHARTERED CREDIT UNIONS BY ASSETS

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	1986 RANK	1985 RANK
HEIL-QUAKER EMPLOYEES CREDIT UNION	LEWISBURG	2,941,013.24	89	85
MEDICAL CENTER CREDIT UNION	JOHNSON CITY	2,929,088.31	90	96
GOLDSMITH EMPLOYEES CREDIT UNION	MEMPHIS	2,895,267.46	91	92
JACKSON CITY AND COUNTY EMPLS. C. U.	JACKSON	2,880,887.85	92	95
MILLER'S EMPLOYEES SAV. ASSN. C U	KNOXVILLE	2,801,481.49	93	94
HERMITAGE CREDIT UNION	NASHVILLE	2,763,705.08	94	102
MUNICIPAL EMPLOYEES CREDIT UNION	KINGSPORT	2,655,983.73	95	91
WASHINGTON INDUSTRIES CREDIT UNION	NASHVILLE	2,553,052.84	96	87
RICHARDS EMPLOYEES CREDIT UNION	MEMPHIS	2,536,469.17	97	93
N.G.H. CREDIT UNION	NASHVILLE	2,461,468.46	98	99
LEWIS COUNTY COMMUNITY DEVELOPMENT C. U.	HOHENWALD	2,453,534.36	99	98
COLUMBIA SPONGE CREDIT UNION	COLUMBIA	2,340,079.24	100	105
JACK DANIEL EMPLOYEES' CREDIT UNION	LYNCHBURG	2,270,121.32	101	101
OLAN MILLS SAVINGS ASSOCIATION C U	CHATTANOOGA	2,098,402.71	102	110
BLUE FLAME CREDIT UNION	NASHVILLE	2,092,406.65	103	116
GOODYEAR TIRE & RUBBER EMPLS. C U	UNION CITY	2,062,843.84	104	97
NEWSPAPER AND PRINTERS CREDIT UNION	NASHVILLE	2,042,278.24	105	107
MEMORIAL HOSP. SAV. ASSN. CREDIT UNION	CLARKSVILLE	1,999,084.86	106	100
E.A.C. CREDIT UNION	NASHVILLE	1,989,833.20	107	114
TENNESSEE DEPARTMENT OF SAFETY C U	NASHVILLE	1,920,270.95	108	108
JOHN SEVIER TVA EMPLOYEES CREDIT UNION	ROGERSVILLE	1,916,282.40	109	103
AMERICAN UNIFORM CREDIT UNION	CLEVELAND	1,856,505.57	110	104
EATON CORPORATION GALLATIN CREDIT UNION	GALLATIN	1,838,741.28	111	113
MAGIC CHEF SAV. ASSN. CREDIT UNION	CLEVELAND	1,833,585.36	112	112
TFC CREDIT UNION	LAVERGNE	1,820,865.11	113	106
BRISTOL TENNESSEE TEACHER' CREDIT UNION	BRISTOL	1,795,075.52	114	133
GALLATIN STEAM PLANT CREDIT UNION	GALLATIN	1,754,184.93	115	111
WSM/WSMV CREDIT UNION	NASHVILLE	1,738,895.59	116	118
BCBST EMPLOYEES CREDIT UNION	CHATTANOOGA	1,734,703.12	117	117
DIAMOND G. SAVINGS ASSN. CREDIT UNION	GREENEVILLE	1,729,788.26	118	134
MAURY EDUCATORS' CREDIT UNION	COLUMBIA	1,711,285.51	119	129
KINGSTON TVA EMPLOYEES CREDIT UNION	KINGSTON	1,679,723.37	120	109
PARCEL EMPLOYEES CREDIT UNION	MEMPHIS	1,659,864.35	121	115
KNOXVILLE NEWS-SENTINEL EMPLOYEES C U	KNOXVILLE	1,587,280.38	122	120
IBEW LOCAL 846 CREDIT UNION	CHATTANOOGA	1,450,254.96	123	122
TENNESSEE PAPER MILLS CREDIT UNION	CHATTANOOGA	1,387,907.59	124	124
CASCO CREDIT UNION	NASHVILLE	1,377,279.08	125	156
SULLIVAN COUNTY EDUCATIONAL ASSN C U	KINGSPORT	1,337,599.79	126	130
BAPTIST HOSPITAL EMPLOYEES CREDIT UNION	KNOXVILLE	1,269,252.08	127	153
KNOX CO. EMPLOYEES CREDIT UNION	KNOXVILLE	1,259,301.30	128	136
AMANA EMPLOYEES' CREDIT UNION	FAYETTEVILLE	1,226,656.50	129	144
INLAND CONTAINER CU OF ELIZABETHTON	ELIZABETHTON	1,224,606.82	130	121
HOLLISTON MILLS EMPLOYEES' CREDIT UNION	KINGSPORT	1,203,041.92	131	128
INDUSTRIAL CREDIT UNION OF NASHVILLE	NASHVILLE	1,195,909.36	132	123

RANKING OF STATE CHARTERED CREDIT UNIONS BY ASSETS

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	1986 RANK	1985 RANK
CORRECTION CREDIT UNION	NASHVILLE	1,181,213.70	133	141
TIMES PRINTING COMPANY CREDIT UNION	CHATTANOOGA	1,141,577.10	134	143
FREE PRESS CREDIT UNION	CHATTANOOGA	1,141,531.34	135	137
ST. JUDE EMPLOYEES CREDIT UNION	MEMPHIS	1,132,968.27	136	127
CEDARS OF LEBANON CREDIT UNION	LEBANON	1,107,347.77	137	126
MTEMC CREDIT UNION	MURFREESBORO	1,096,959.00	138	135
YAT EMPLOYEES CREDIT UNION	LENOIR CITY	1,072,611.17	139	132
O.C.F. EMPLOYEES' CREDIT UNION	JACKSON	1,057,578.34	140	119
PARKRIDGE CREDIT UNION	CHATTANOOGA	1,049,198.99	141	162
SIGNAL CEMENT WORKERS CREDIT UNION	CHATTANOOGA	1,022,094.39	142	140
BROCK EMPLOYEES CREDIT UNION	CHATTANOOGA	1,014,907.13	143	138
NASHVILLE TRANSIT CREDIT UNION	NASHVILLE	981,080.73	144	139
CEMC EMPLOYEES CREDIT UNION	CLARKSVILLE	979,366.47	145	163
WATTS BAR TVA EMPLOYEES CREDIT UNION	SPRING CITY	938,502.86	146	142
DYERSBURG CITY EMPLOYEES CREDIT UNION	DYERSBURG	933,732.32	147	181
M.B.C. EMPLOYEES' CREDIT UNION	CHATTANOOGA	925,405.03	148	146
WASIOTA CREDIT UNION	MADISON	901,957.57	149	131
DREMCO CREDIT UNION	SHELBYVILLE	901,707.27	150	154
ALLIED PRINTING PLANT EMPLS. C U	CHATTANOOGA	878,791.78	151	158
MEHARRY-HUBBARD CREDIT UNION	NASHVILLE	845,707.68	152	145
RED FOOD EMPLOYEES' SAV. ASSN. C U	CHATTANOOGA	839,997.83	153	148
WERTHAN EMPLOYEES CREDIT UNION	NASHVILLE	828,466.89	154	167
MADISON COUNTY IND. PARK CRE. ASSN. C U	JACKSON	828,455.77	155	151
SIGNAL EMPLOYEES CREDIT UNION	CHATTANOOGA	828,287.18	156	147
COCA-COLA EMPLOYEES' CREDIT UNION	CHATTANOOGA	809,432.75	157	150
PATHWAY CREDIT UNION	CLEVELAND	808,106.40	158	165
GILMAN EMPLOYEES' SAVINGS ASSN. C U	CHATTANOOGA	803,057.24	159	157
KINGSPORT POSTAL & FEDERAL EMPLS. CU	KINGSPORT	766,514.76	160	166
UNITED CREDIT UNION	ROGERSVILLE	760,838.70	161	155
JESSE HOLMAN JONES HOSPITAL CREDIT UNION	SPRINGFIELD	757,649.89	162	176
GREENEVILLE CITY EMPLOYEES' CREDIT UNION	GREENEVILLE	749,012.84	163	160
METROPOLITAN TEACHERS CREDIT UNION	NASHVILLE	726,638.31	164	159
BLAZER CREDIT UNION	CLEVELAND	707,653.48	165	169
INDUSTRIAL CREDIT UNION	LEWISBURG	684,741.77	166	183
KERN'S EMPLOYEES CREDIT UNION	KNOXVILLE	672,576.21	167	168
PORTER-CABLE EMPLOYEES CREDIT UNION	JACKSON	661,601.58	168	164
H.I.S. BRUCETON SAVINGS ASSOCIATION C U	BRUCETON	650,640.81	169	170
HARMAN INTERNATIONAL CREDIT UNION	BOLIVAR	647,940.47	170	173
CLEVELAND BRADLEY CO. EMPLS.' C. U.	CLEVELAND	646,658.52	171	187
APCO EMPLOYEES' CREDIT UNION	ATHENS	640,020.90	172	188
VINYLEX EMPLOYEES CREDIT UNION	KNOXVILLE	639,170.49	173	172
PRUETT, CRANE AND LUCKY'S CREDIT UNION	CHATTANOOGA	638,789.28	174	236
CUMBERLAND TEACHERS CREDIT UNION	CROSSVILLE	606,840.71	175	175
HURD EMPLOYEES CREDIT UNION	GREENEVILLE	593,762.76	176	180

RANKING OF STATE CHARTERED CREDIT UNIONS BY ASSETS

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	1986 RANK	1985 RANK
VELSICOL EMPLOYEES CREDIT UNION	CHATTANOOGA	582,974.05	177	177
MCQUIDDY CREDIT UNION	NASHVILLE	556,303.32	178	174
M.H.A. CREDIT UNION	MEMPHIS	554,908.11	179	171
PROFESSIONAL TEACHERS CREDIT UNION	MCMINNVILLE	541,008.24	180	185
TRANSIT EMPLOYEES CREDIT UNION	KNOXVILLE	528,800.46	181	189
CHATTANOOGA GAS COMPANY CREDIT UNION	CHATTANOOGA	524,324.25	182	186
VOLUNTEER CREDIT UNION	CHATTANOOGA	513,611.24	183	193
EAGLE BEND INDUSTRIAL PARK EMPLOYEES C U	CLINTON	512,345.79	184	211
R. G. CREDIT UNION	RUTHERFORD	495,984.18	185	182
POWER EQUIPMENT EMPLOYEES CREDIT UNION	KNOXVILLE	480,456.10	186	179
TENNESSEE PRIDE EMPLOYEES CREDIT UNION	MADISON	478,915.03	187	184
FORMEX COMPANY EMPLOYEES CREDIT UNION	GREENEVILLE	462,820.52	188	191
CANEY FORK COOPERATIVE CREDIT UNION	MCMINNVILLE	453,272.63	189	190
GREENEVILLE WORKS EMPLS. SAV. ASSN. C U	GREENEVILLE	410,127.63	190	209
TOP-O-RING EMPLOYEES CREDIT UNION	LEBANON	402,375.47	191	204
ROBINSON MFG. EMPLS. CREDIT UNION	DAYTON	394,698.74	192	213
MEAD HARRIMAN CREDIT UNION	HARRIMAN	392,305.46	193	161
COOKE MANUFACTURING EMPLOYEES C U	CLEVELAND	388,679.16	194	220
BADDOUR EMPLOYEES' CREDIT ASSN. C. U.	MEMPHIS	383,910.28	195	192
INDIAN PATH CREDIT UNION	KINGSPORT	382,339.65	196	198
PRC EMPLOYEES CREDIT ASSN. CREDIT UNION	PARIS	379,590.29	197	210
MEDICAL CENTER CREDIT UNION	CROSSVILLE	346,271.33	198	214
LODGE 2212 CREDIT UNION	COOKEVILLE	345,798.42	199	205
GEORGIA BOOT DURANGO EMPLOYEES' C. U.	FRANKLIN	343,591.01	200	197
D. P. EMPLOYEES' CREDIT UNION	CHATTANOOGA	340,877.16	201	195
BRISTOL TENNESSEE ELECTRIC SYSTEM C U	BRISTOL	340,315.14	202	202
MORGAN COUNTY TEACHERS CREDIT UNION	WARTBURG	338,942.50	203	199
L.M.P.C.O. EMPLOYEES CREDIT ASSN. C U	LEXINGTON	336,113.94	204	200
WALLACE HARDWARE EMPLOYEES CREDIT UNION	MORRISTOWN	326,271.38	205	208
LANIER CLOTHES EMPLS. CR. ASSN. C. U.	DECHERD	321,089.46	206	216
EMPLOYEES C U COCA-COLA BOTTLING WORKS	NASHVILLE	307,719.76	207	196
BUFFALO CREDIT UNION	JOHNSON CITY	306,748.78	208	206
MEMPHIS HARDWOOD CREDIT UNION	MEMPHIS	303,156.61	209	215
SUPER BUBBLE SAV. ASSN. CREDIT UNION	MEMPHIS	301,256.14	210	203
CECO OF MILAN EMPLOYEES CREDIT UNION	MILAN	298,900.36	211	221
CITY OF JOHNSON CITY EMPLS. C. U.	JOHNSON CITY	297,777.59	212	207
UNARCO EMPLOYEES CREDIT UNION	SPRINGFIELD	291,122.34	213	222
JOHNSON CITY FEDERAL EMPLOYEES C U	JOHNSON CITY	289,825.72	214	212
U. S. T. C. EMPLOYEES CREDIT UNION	NASHVILLE	285,068.63	215	218
AQUA GLASS EMPLS. CREDIT UNION	ADAMSVILLE	284,316.08	216	223
JEFFERSON COUNTY EDUCATORS' CREDIT UNION	DANDRIDGE	271,715.57	217	219
WCG EMPLOYEES CREDIT UNION	MARTIN	269,496.62	218	227
BROWNIE CREDIT UNION	CLEVELAND	239,580.67	219	217
C.P.M. EMPLOYEE'S CREDIT UNION	CLEVELAND	220,066.55	220	244

RANKING OF STATE CHARTERED CREDIT UNIONS BY ASSETS

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	1986 RANK	1985 RANK
A.P.B. CO. EMPLS. SAVINGS ASSOCIATION CU	CHATTANOOGA	218,965.89	221	228
CHATTANOOGA REFINERY CREDIT UNION	CHATTANOOGA	213,090.24	222	225
CUMBERLAND CORPORATION EMPLOYEES' C U	CHATTANOOGA	211,731.00	223	230
T.E.C. EMPLOYEES' CREDIT UNION	CHATTANOOGA	211,254.77	224	224
PARAMOUNT EMPLOYEES CREDIT UNION	MURFREESBORO	204,053.31	225	239
A.U.B. EMPLOYEES' CREDIT UNION	ATHENS	197,822.75	226	269
BRC SAVINGS ASSOCIATION CREDIT UNION	MCMINNVILLE	192,228.47	227	235
TPI EMPLOYEES SAV. ASSN. CREDIT UNION	JOHNSON CITY	191,250.80	228	229
CARTA EMPLOYEES' CREDIT UNION	CHATTANOOGA	190,664.85	229	231
TENNESSEE ASSN. OF UTILITY DISTRICT CU	MURFREESBORO	178,773.18	230	254
KRE CREDIT UNION	DAYTON	175,885.83	231	237
SLIMCO EMPLOYEES CREDIT UNION	NASHVILLE	170,569.18	232	240
POWERMATIC EMPLOYEES CREDIT UNION	MCMINNVILLE	164,260.47	233	241
CLEVELAND-JACKSON SAV. ASSN. C U	CLEVELAND	157,603.53	234	245
HARDIN COUNTY HOSPITAL EMPLOYEES C U	SAVANNAH	155,810.86	235	247
WHITE WING PUBLISHING SAV. ASSN. C U	CLEVELAND	150,296.06	236	256
JEFFERSON MEM. HOSP SAV ASSN. CU	JEFFERSON CITY	145,064.38	237	233
JOSTEN'S EMPLOYEES CREDIT UNION	SHELBYVILLE	144,432.52	238	262
TENNESSEE MILL EMPLOYEES CREDIT UNION	KNOXVILLE	142,522.18	239	258
TAPPAN SPRINGFIELD EMPLS. C. U.	SPRINGFIELD	139,232.90	240	265
IDEAL EMPLOYEES CREDIT UNION	MURFREESBORO	138,949.85	241	258
ATHENS FURNITURE INC. EMPLOYEES C. U.	ATHENS	135,229.76	242	227
TEAMSTERS LOCAL 327 CREDIT UNION	NASHVILLE	134,995.28	243	243
GAPCO EMPLOYEES' CREDIT UNION	GALLATIN	132,224.93	244	263
JAMISON EMPLOYEES CREDIT UNION	NASHVILLE	128,502.16	245	250
SALTILLO MFG. CO. CREDIT ASSN. C U	SALTILLO	123,272.87	246	259
GLEASON H.I. SAVERS' CREDIT UNION	GLEASON	116,653.60	247	260
TODDLER CREDIT UNION	CLEVELAND	112,556.33	248	255
AMERCO EMPLS. SAVINGS ASSN. CREDIT UNION	CHATTANOOGA	106,235.57	249	232
UPPER EAST TENNESSEE MEDICAL SERVICE	JOHNSON CITY	104,750.82	250	270
LEON-FERENBACH EMPLOYEES CREDIT UNION	JOHNSON CITY	104,567.76	251	264
MCNAIRY CO. EDUCATIONAL CREDIT UNION	SELMER	86,162.80	252	267
WICO CREDIT UNION	CHATTANOOGA	85,591.33	253	261
TENNESSEE GRANGE CREDIT UNION	SEYMOUR	84,646.47	254	268
EASTWOOD HOSPITAL EMPLOYEES CREDIT UNION	MEMPHIS	82,058.03	255	253
OLIVET BAPTIST CREDIT UNION	MEMPHIS	78,115.22	256	269
COATS EMPLOYEES' CREDIT UNION	LAVERGNE	76,365.50	257	266
J.H.S. EMPLOYEES CREDIT UNION	HUMBOLDT	57,451.20	258	273
LANGSTON BAG CO. EMPLS. SAV. ASSN. C U	MEMPHIS	55,908.27	259	275
MCDOWELL INDUSTRIES EMPLOYEES C U	MEMPHIS	54,075.86	260	271
WALKER DIE CASTING EMPLS. C. U.	LEWISBURG	41,631.98	261	280
BLEDSOE COUNTY CREDIT UNION	PIKEVILLE	32,659.07	262	277
ST. JOHN CREDIT UNION	MEMPHIS	31,788.89	263	276

STATE CHARTERED CREDIT UNIONS COMPARATIVE

STATEMENT OF CONDITION

NUMBER OF CREDIT UNIONS	280		263
STATEMENT OF CONDITION ASSETS	CALL DATE 12-31-85	% <CHANGE>	CALL DATE 12-31-86
CASH			
CASH & DUE FROM BANKS	36,491,818	18.46	43,228,550
OTHER CASH ITEMS	1,949,866	32.22	2,578,172
CASH SHORT	4,079	99.22-	32
TOTAL	38,445,764	19.15	45,806,754
SECURITIES			
U.S. GOVT SECURITIES	122,849,798	38.28	169,871,839
SAVINGS AND LOAN DEPOSITS	97,168,974	29.88	126,206,567
OTHER SECURITIES	357,917,412	44.63	517,808,915
TOTAL	577,936,185	40.82	813,887,321
LOANS & DISCOUNTS			
PERSONAL & CHATTEL MORT	1,003,123,800	12.82	1,131,769,138
ALLOWANCE LOAN LOSSES	*	*	1,332,906
LOANS TO OTHER CREDIT UNIONS	7,451,532	114.32	15,970,303
TOTAL	1,010,575,332	14.28	1,146,406,535
RECEIVABLES			
ACCOUNTS RECEIVABLE	9,477,699	27.36	12,070,992
ACCRUED INTEREST	4,106,396	17.66	4,831,679
TOTAL	13,584,096	24.43	16,902,671
FIXED ASSETS			
FURNITURE & FIXTURES	12,128,174	22.78	14,890,991
LAND & BUILDING	12,272,551	20.26	14,759,186
DEPRECIATION ALLOWANCE	6,266,393	26.00	7,895,380
TOTAL	18,134,332	19.97	21,754,797
PRPD ITEMS & OTHER ASSETS			
PREPAID EXPENSES	1,796,225	2.54	1,841,843
M.G.C. OR NCUA DEPOSIT	*	*	7,664,805
OTHER ASSETS	7,205,497	410.73	32,986,460
TOTAL	9,001,722	372.06	42,493,108
TOTAL ASSETS	1,667,677,434	25.16	2,087,251,186

*NEW FIELD

STATE CHARTERED CREDIT UNIONS COMPARATIVE

STATEMENT OF CONDITION

NUMBER OF CREDIT UNIONS	280		263
STATEMENT OF CONDITION LIABILITIES	CALL DATE 12-31-85	% <CHANGE>	CALL DATE 12-31-86
CURRENT LIABILITIES			
ACCOUNTS PAYABLE	8,706,361	25.65-	6,473,279
TAXES PAYABLE	150,407	19.92	180,368
NOTES PAYABLE	9,400,024	240.53	32,009,863
DIVIDENDS PAYABLE	7,962,855	46.87	11,694,735
BANK OVERDRAFT	156,368	82.50-	27,380
CASH OVER	0	100.00	21,274
TOTAL	26,376,018	91.11	50,406,899
OTHER LIABILITIES			
UNEARNED INTEREST	381,219	13.23-	330,805
MISCELLANEOUS LIABILITIES	1,812,291	242.65	6,209,738
TOTAL	2,193,510	198.18	6,540,543
MEMBERS' ACCOUNTS			
IRA'S	*	*	162,507,057
SHARES	592,615,751	57.40	932,786,951
SHARE DRAFTS	63,682,618	33.84	85,215,871
SPECIAL ACCOUNTS	396,746,856	30.38-	276,215,554
INVESTMENT CERTIFICATES	445,634,376	7.65-	411,526,623
CHRISTMAS CLUB	18,658,599	23.12	22,972,303
TOTAL	1,517,338,202	24.64	1,891,224,359
RESERVES			
STATUTORY RESERVE	58,521,856	14.43	66,967,380
SPECIAL RESERVES	9,238,333	12.43	10,386,738
RESERVE FOR CONTINGENCIES	17,401,468	14.42	19,911,248
RESERVE FOR DEPRECIATION	406,343	18.94	483,297
TOTAL	85,568,000	14.24	97,748,663
UNDIVIDED PROFITS	36,201,700	14.17	41,330,721
TOTAL LIABILITIES & CAPITAL	1,667,677,434	25.16	2,087,251,186

*NEW FIELD

SAVINGS & LOAN ASSOCIATIONS
AND
INDUSTRIAL LOAN AND THRIFT COMPANIES

SAVINGS AND LOAN CONVERSIONS

DATE	NAME AND LOCATION	
03-11-86	United Tennessee Savings and Loan Association, Inc. Fayetteville, Tennessee	Converted to Federal Charter

SAVINGS AND LOAN NAME CHANGES

DATE	NAME AND LOCATION
04-01-86	Germantown Trust Savings and Loan Association, Inc., Germantown, Tennessee, changed its name to Germantown Trust Savings Bank
08-11-86	Dale Hollow Savings and Loan Association, Inc., Livingston, Tennessee, changed its name to American Savings Bank

SELECTED STATE CREDIT UNION DATA: RECENT TRENDS

	12-31-83 313 Credit Unions	12-31-84 303 Credit Unions	12-31-85 280 Credit Unions	12-31-86 263 Credit Unions
Average Credit Union Membership	1,680	1,820	2,078	2,353
Total Number of Members	526,072	551,497	581,793	618,913
Per Member Share Average	$ 958	$ 918	$1,018	$1,507
Total Number of Borrowers	227,232	244,497	254,797	277,716
Total Number of Non-Borrowers	298,840	307,000	326,996	341,197
Total Percent Borrowing	43.2%	44.3%	43.8%	44.9%
Average Loan Per Borrower	$3,162	$2,861	$3,936	$4,080

RANKING OF TENNESSEE SAVINGS AND LOAN ASSOCIATIONS

December 31, 1986
(In Hundreds)

NAME OF SAVINGS AND LOAN	LOCATION	TOTAL ASSETS	1986 RANK
Leader Federal	Memphis	1,860,733,000	1
Metropolitan Federal	Nashville	1,040,314,000	2
Fidelity Federal	Nashville	854,204,000	3
Home Federal Savings Bank	Knoxville	782,665,466	4
First Federal	Chattanooga	595,035,730	5
Home Federal	Johnson City	583,828,894	6
Heritage Federal	Kingsport	509,138,385	7
Security Federal	Nashville	467,043,034	8
Inter Federal	Chattanooga	309,080,565	9
Home Federal	Memphis	247,633,000	10
Cavalry Federal	Murfreesboro	223,303,000	11
First Federal	Maryville	215,412,235	12
First Federal Savings Bank	Tullahoma	192,616,000	13
Liberty Federal Savings Bank	Paris	162,730,946	14
Cherokee Valley Bank	Cleveland	160,542,000	15
Germantown Trust Savings Bank*	Germantown	139,369,002	16
First Federal Savings Bank	Clarksvile	132,062,669	17
Elizabethton Federal	Elizabethton	122,714,764	18
Athens Federal	Athens	114,268,254	19
Morristown Federal S&L	Morristown	108,140,000	20
Twin City Federal	Bristol	88,281,000	21
Century Federal	Trenton	82,654,500	22
Lincoln State S&L*	Mt. Carmel	77,093,000	23
First Federal	Dickson	75,478,905	24
Investors Federal Savings Bank	Nashville	73,156,000	25
First Federal	Columbia	71,519,312	26
First Federal	Memphis	70,093,239	27
Jefferson Federal	Morristown	64,370,367	28
First Federal	LaFollette	59,407,497	29
Citizens Federal	Rockwood	58,867,000	30
Frontier Federal Savings Bank	Dyersburg	52,246,806	31
Tri-County Federal	Covington	52,238,565	32
Fayetteville First Federal	Fayetteville	50,616,779	33
Maury Federal Savings Bank	Columbia	49,876,000	34
Lawrenceburg Federal	Lawrenceburg	42,868,000	35
First Federal	Pulaski	41,891,414	36
First Fidelity*	Crossville	39,506,000	37
Security Federal	Elizabethton	39,277,581	38
Greeneville Federal	Greeneville	38,675,246	39
American Trust Savings Bank	Hendersonville	38,282,000	40

RANKING OF TENNESSEE SAVINGS AND LOAN ASSOCIATIONS

December 31, 1986
(In Hundreds)

NAME OF SAVINGS AND LOAN	LOCATION	TOTAL ASSETS	1986 RANK
Progressive Savings Bank*	Jamestown	37,663,419	41
Highland Federal	Crossville	37,497,875	42
Security Trust S&L	Oak Ridge	36,460,000	43
Newport Federal	Newport	33,545,000	44
First Federal S&L	Savannah	32,481,000	45
Security Federal	McMinnville	30,993,023	46
Volunteer Federal	Madisonville	29,823,666	47
Guaranty Federal	Clarksville	28,732,000	48
Financial Federal Sav. Bk.	Athens	24,650,000	49
Tennessee S&L*	Cookeville	23,189,334	50
First Federal	Selmer	21,806,269	51
G. Washington S&L*	Jonesborough	21,573,058	52
Lexington First Federal	Lexington	20,077,789	53
United Federal Savings Bank	Fayetteville	18,039,000	54
First Federal	Waynesboro	17,904,000	55
First Valley S&L*	Pikeville	17,691,452	56
S&L of Smith County*	Carthage	16,067,437	57
Republic Federal	Loudon	15,334,000	58
United Guaranty Fed. Sav. Bk.	Tullahoma	14,420,000	59
American Savings Bank*	Livingston	13,463,973	60
First City, FSB	Memphis	12,522,000	61
First Southern S&L*	Nashville	9,985,000	62
TENNESSEE SAVINGS AND LOAN ASSOCIATIONS TOTAL		10,501,153,450	

*State Chartered Savings and Loan Associations

COMPOSITE ANNUAL REPORT OF
INDUSTRIAL LOAN AND THRIFT COMPANIES

CALENDAR YEAR ENDING 1985
(ALL COMPANIES)

Number of Offices included in this report	420
Number of Employees in state at year end	1,894

Regulated Loan Business Profit Percentages

Rate of Return	
Average Net Receivables	$693,213,308
Net Income	$ 14,640,482
Rate of Return	2.11%
Analysis of Charges on Loans	
Charges Collected and/or Earned	$172,290,043
Average Monthly Rate Collected	2.07%
Analysis of Expense Per Account	
Average Number of Accounts Outstanding	332,903
Total Expenses	$157,573,184
Average Monthly Expense Per Account	$ 39.44

Statement of Income and Expenses

Total Operating Income	$172,290,043
Total Expenses Before Income Taxes	$148,056,969
Income Before Income Taxes	$ 24,233,074

Other Information

Interest Paid on Borrowed Funds	$ 61,003,036
Average Net Receivables	$693,213,308
Average Number of Accounts Outstanding	332,903
Number of Loans Made During Year	640,056
Dollar Volume of Loans Made During Year	$664,932,507
Bad Debts	$ 11,525,308
Number Accounts Charged Off	16,101

COMPOSITE ANNUAL REPORT OF
INDUSTRIAL LOAN AND THRIFT COMPANIES

CALENDAR YEAR ENDING 1985
LOANS MADE UNDER $300

Number of Offices included in this report	20
Number of Employees in state at year end	89
Regulated Loan Business Profit Percentages	
Rate of Return	
Average Net Receivables	$ 3,207,543
Net Income	$ 702,747
Rate of Return	21.9%
Analysis of Charges on Loans	
Charges Collected and/or Earned	$ 3,081,823
Average Monthly Rate Collected	8%
Analysis of Expense Per Account	
Average Number of Accounts Outstanding	44,867
Total Expenses	$ 2,379,075
Average Monthly Expense Per Account	$ 4.41
Statement of Income and Expenses	
Total Operating Income	$ 3,081,823
Total Expenses Before Income Taxes	$ 2,322,154
Income Before Income Taxes	$ 759,668
Other Information	
Interest Paid on Borrowed Funds	$ 40,785
Average Net Receivables	$ 3,207,543
Average Number of Accounts Outstanding	44,867
Number of Loans Made During Year	308,817
Dollar Volume of Loans Made During Year	$ 26,296,876
Bad Debts	$ 375,307
Number Accounts Charged Off	5,985

COMPOSITE ANNUAL REPORT OF
INDUSTRIAL LOAN AND THRIFT COMPANIES

CALENDAR YEAR ENDING 1985
LOANS MADE OVER $300

Number of Offices included in this report	400
Number of Employees in state at year end	1,805

Regulated Loan Business Profit Percentages

Rate of Return	
Average Net Receivables	$690,005,765
Net Income	$ 13,937,735
Rate of Return	2.02%
Analysis of Charges on Loans	
Charges Collected and/or Earned	$169,208,220
Average Monthly Rate Collected	2.04%
Analysis of Expense Per Account	
Average Number of Accounts Outstanding	288,036
Total Expenses	$155,270,486
Average Monthly Expense Per Account	$ 44.92

Statement of Income and Expenses

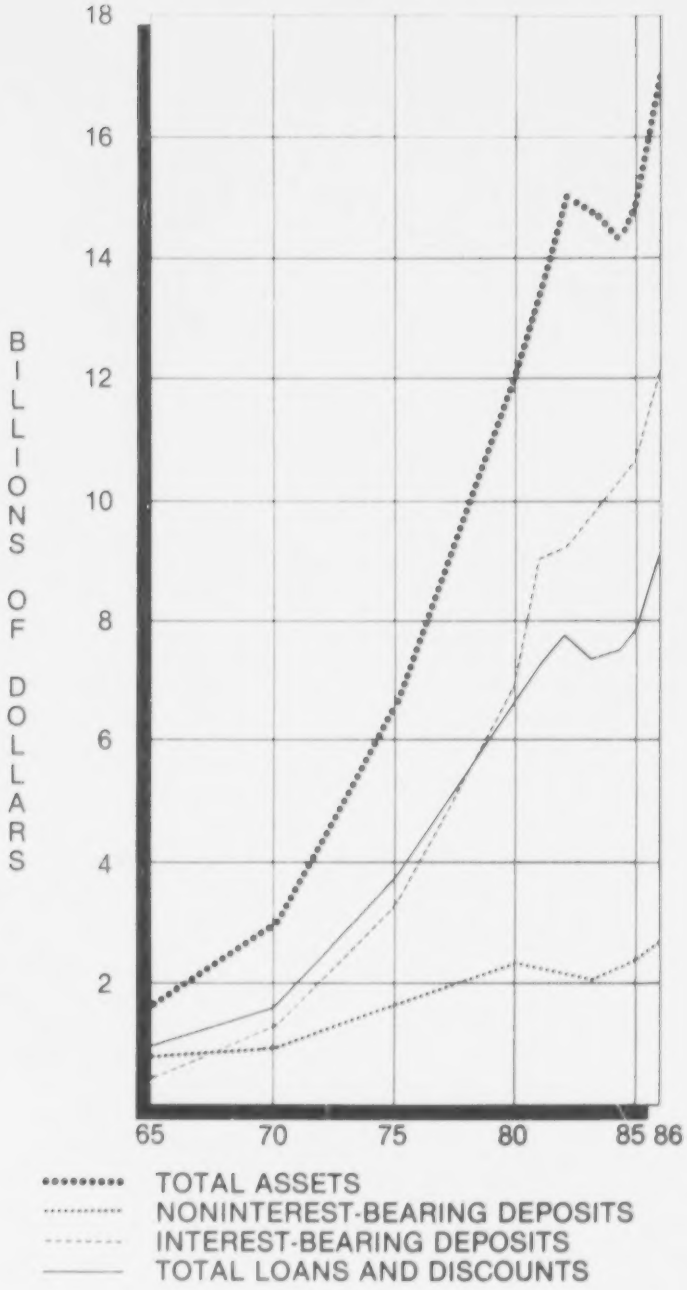
Total Operating Income	$169,208,220
Total Expenses Before Income Taxes	$145,734,815
Income Before Income Taxes	$ 23,473,405

Other Information

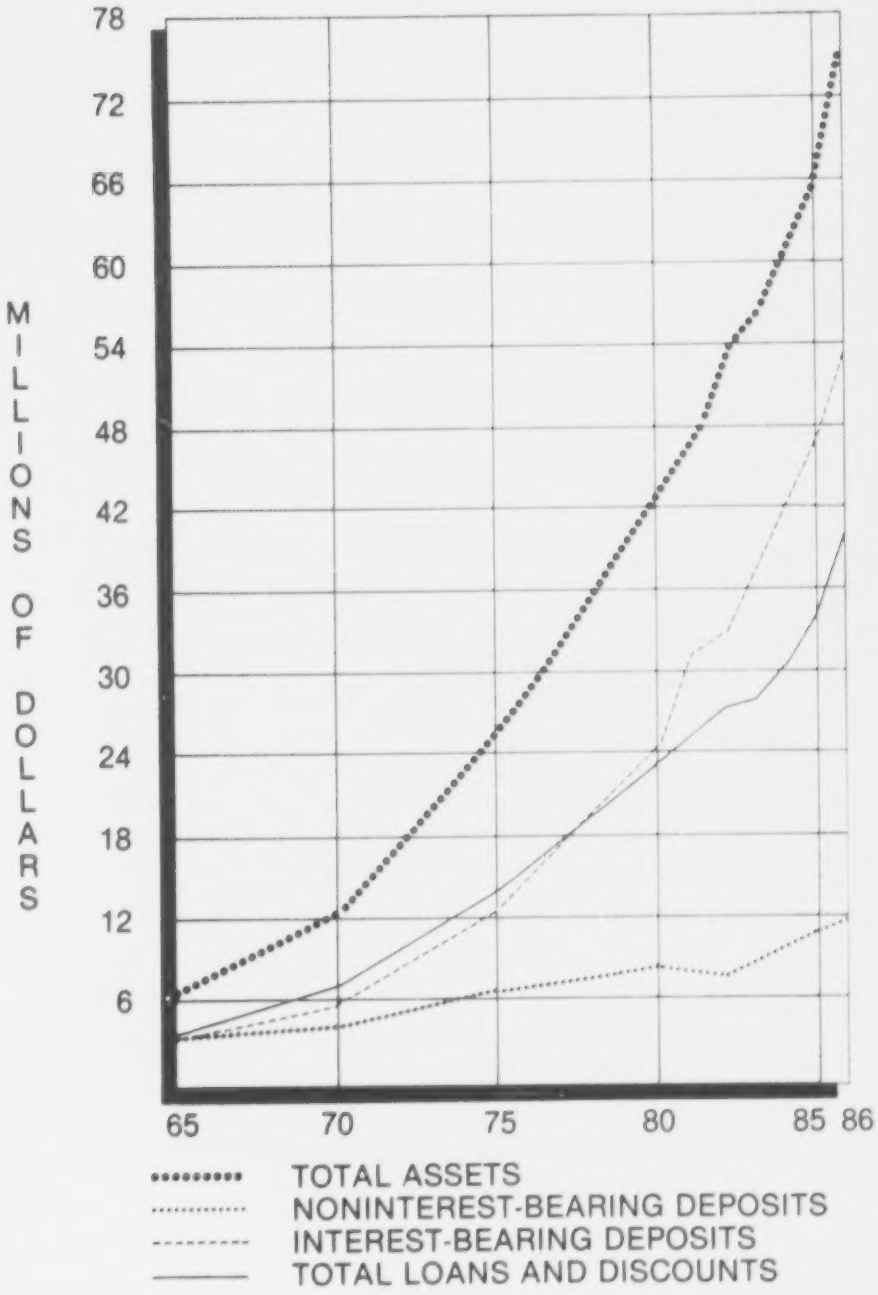
Interest Paid on Borrowed Funds	$ 60,962,251
Average Net Receivables	$690,005,765
Average Number of Accounts Outstanding	288,036
Number of Loans Made During Year	331,239
Dollar Volume of Loans Made During Year	$638,635,631
Bad Debts	$ 11,150,001
Number Accounts Charged Off	10,116

GRAPHIC PROFILES

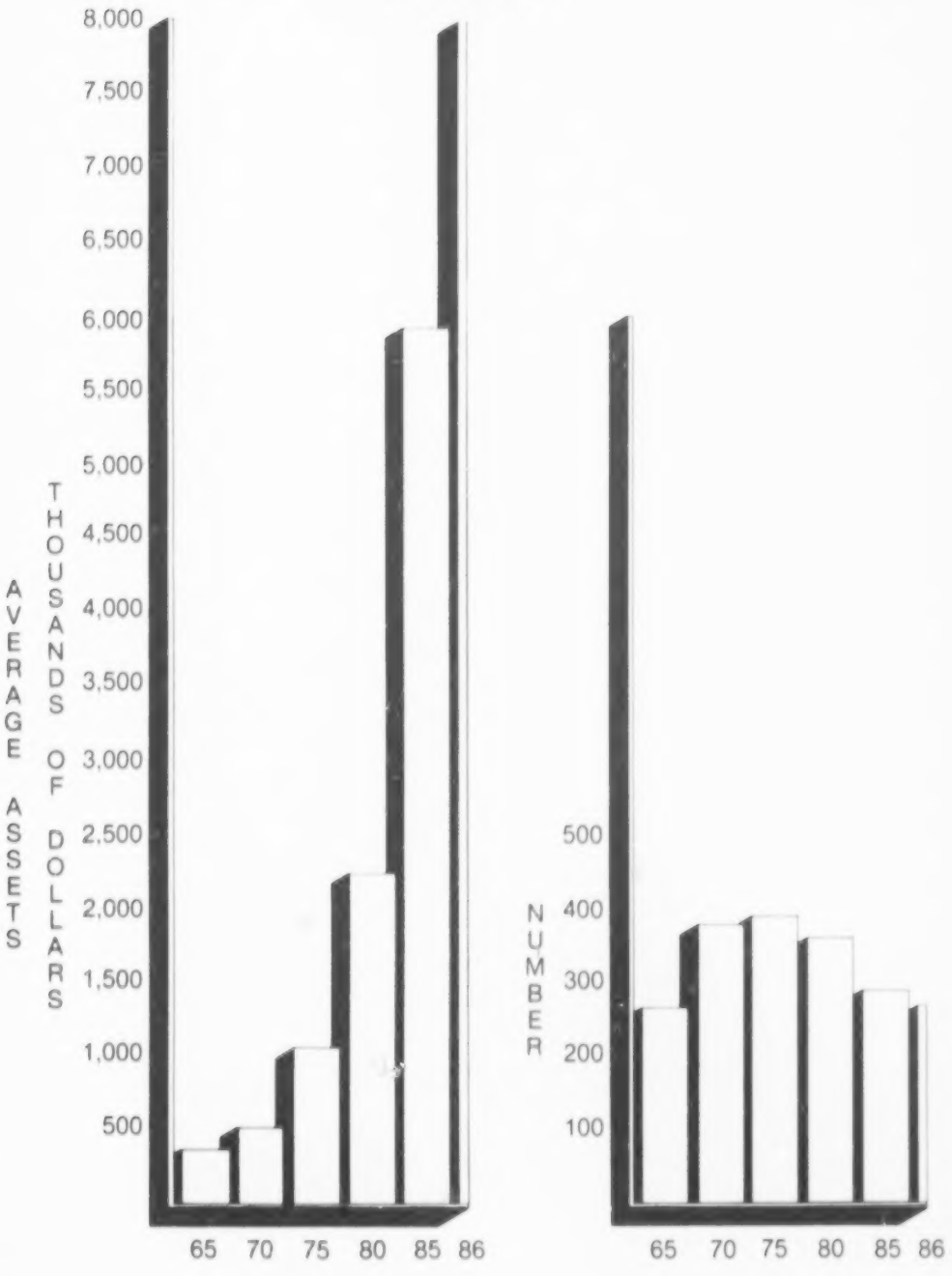
SELECTED ASSETS AND LIABILITIES OF STATE BANKS IN TENNESSEE 1965-1986



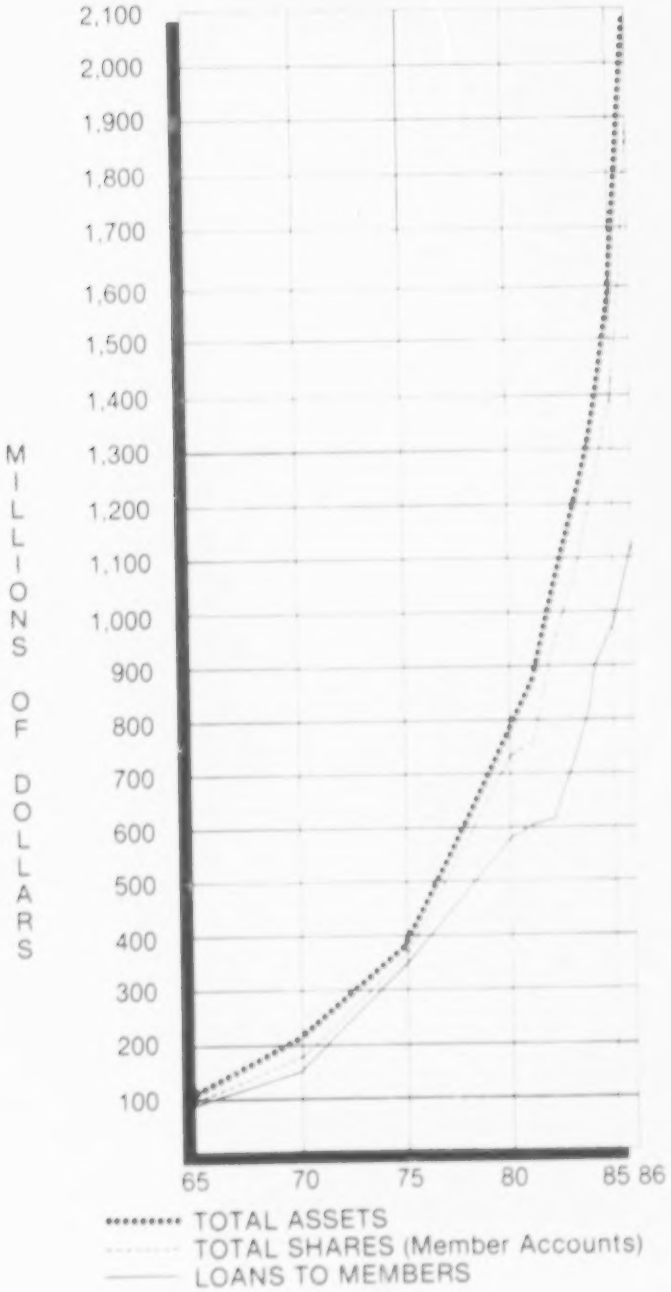
SELECTED ASSETS AND LIABILITIES OF AVERAGE STATE BANKS IN TENNESSEE 1965-1986



AVERAGE ASSETS AND NUMBER OF STATE CREDIT UNIONS IN TENNESSEE 1965-1986



SELECTED ASSETS AND LIABILITIES OF STATE CREDIT UNIONS IN TENNESSEE 1965-1986



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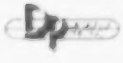

CONDITION OF INDIVIDUAL STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS

December 31, 1986
(In Hundreds)

NAME	CITY	TOTAL ASSETS	LOANS	DEPOSITS
American Savings Bank	Livingston	13,463,973	4,730,013	12,169,885
First Fidelity	Crossville	39,506,000	25,977,000	37,299,000
First Southern S & L	Nashville	9,985,000	5,781,000	8,166,000
First Valley S & L	Pikeville	17,691,452	12,825,799	17,667,644
G. Washington S & L	Jonesborough	21,573,058	11,761,918	20,492,285
Germantown Trust Savings Bank	Germantown	139,369,002	99,902,328	114,519,386
Lincoln State S & L	Mt. Carmel	77,093,000	55,041,000	72,285,000
Progressive Savings Bank	Jamestown	37,663,419	19,166,045	35,389,095
S & L of Smith County	Carthage	16,067,437	7,888,687	12,196,964
Tennessee S & L	Cookeville	23,189,334	12,545,497	21,539,056
STATE SAVINGS AND LOAN ASSOCIATIONS TOTALS		395,601,675	255,619,287	351,724,315